

Oct 4'22

# THE GRAIN GROWERS' GUIDE

Organization · Education · Co-operation

Winnipeg, Man.

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A Weekly Journal for Progressive Farmers

The Guide is absolutely owned and controlled by the organized farmers—entirely independent, and not one dollar of political, capitalistic or special interest money is invested in it.

**GEORGE F. CHIPMAN**  
Editor and Manager

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**J. T. HULL**  
Associate Editor

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## Canadian Co-operative Congress

*Societies Reporting to Union Show Profit of 73 per cent. on Capital Invested—  
Stress Importance of Ensuring Permanency Instead of  
Making Immediate Saving*

THE Co-operative Union of Canada held its Congress on September 19 and 20, at Woodstock, Ont. W. C. Good, M.P., the president of the union, occupied the chair. The report of the Dominion executive stressed the fact that a period of deflation in merchandise values and of reduced purchasing power had affected Canadian co-operative societies to an exceptional extent owing to the fact that most of them were of recent origin and had not had an opportunity to create reserves to protect themselves against the effect of unexpected economic contingencies. It was urged that it is much more important to ensure permanency than to effect an immediate saving and that societies should steadily appropriate to reserves, and that a considerable part thereof should be represented in assets of an easily negotiable form. Notwithstanding the unsatisfactory industrial conditions, however, it was contended that almost every failure which had taken place would have been avoided had reasonably good direction and management been given and had the facilities provided for their service and protection by the union been taken advantage of.

The report further showed that fourteen societies which had reported as to their trading operations last year made an aggregate net surplus of \$154,712.88 on a share capital investment of \$209,561.07, or a sum equivalent to 73.8 per cent. per annum were it distributed according to the capital invested. Of this surplus, however, \$144,511.91 went back to the consumers in proportion to their purchases and was, therefore, a direct saving to them to that extent, in the cost of living.

### Extend Guild Movement

During the deliberations the need of careful and competent auditing was suggested, as was also the necessity of efficient bookkeeping, and of supervision by a finance committee to ensure it being kept up. Societies were urged to send their audited balance sheets to the union for inspection before publication. It was decided to extend the Co-operative Men's Guild Movement to Canada. Such guilds, it was felt, would not only be of great educational value, but could function in every community for the protection of the consumers' interests apart from co-operative trading, and could also give organized expression to the co-operative view of life on public bodies and in the discussion of questions of public interest.

General secretary Keen, addressed the Congress, on The Problems of Co-operation in Canada. Professor R. D. Colquhoun, of the Ontario Agricultural College, formerly of The Grain Growers' Guide, dealt with Co-operative Marketing, and Professor J. Coke, with What Can Our Schools and Colleges do to Promote the Development of Co-operation in Canada? The rules were amended giving authority to the executive to suspend, with the view to expulsion by Congress, any society which persistently declined or neglected to furnish information as to its financial condition or trading operations from time to time called for by the instructions of the executive, and which it felt imperative in the interests of

such society and the movement should be given.

### Resolutions

Resolutions were passed urging the repeal of the Sales Tax; protesting against conventions of the Retail Merchants Association taking advantage of the opportunity to pass resolutions reflecting on co-operative societies without advancing evidence or justification in support and declaring that co-operators had no inducement to mislead the public in respect to the quality or value of merchandise offered for sale; heartily endorsing the fixing of a minimum rate of compensation and of the hours of labor, under the authority of provincial legislatures for females employed in retail stores not only in the public interest, but as a measure of protection to co-operative societies and humane private traders against unfair competition by unscrupulous employers paying inadequate wages; strongly urging every affiliated society to work in close co-operation with the union in placing at the service of the movement the judgment and experience of each with the view of avoiding losses in operation and promoting solid and successful expansion; urging all bona fide societies to seek affiliation with the organized movement with the view of improving the educational propaganda, advisory and protective facilities and increasing the strength and influence of the organized movement throughout its jurisdiction; urging the federal government to introduce a bill for the incorporation of co-operative societies; suggesting to trades unions and other sympathetic democratic bodies to elect a committee on co-operation to study and propagate a knowledge of its principles, and in the event of steps being taken towards the organization of societies to launch them with great care and prudence and with the advantage of the experience and judgment of the organized movement and subject to its guidance; urging federal and provincial governments to co-operate with the American authorities to prevent coal operators taking advantage of scarcity conditions to exact excessive profits with the view of recouping past losses at the expense of consumers, and advising co-operative societies, Women's Guilds and other organizations of the movement to use their influence with municipal authorities and on local public sentiment to ensure adequate publicity of retail cost and selling prices, so that profiteering at the point of distribution may be discouraged and restrained by the force of public opinion.

### Mr. Crerar's Daughter Dies

Hon. T. A. and Mrs. Crerar, of Winnipeg, were bereaved by the sudden death of their little eight-year-old daughter, Audrey, on Monday, September 25. Mr. Crerar was on his way home from Ottawa, whither he had been called by Premier King to consult on the war situation, when he received the sad news on the train. Mr. and Mrs. Crerar received many messages of sympathy from all over Canada, among them being messages from the Governor-General, Hon. Arthur Meighen and Premier King.

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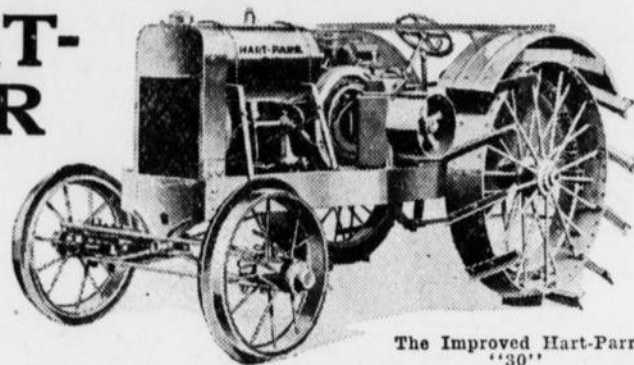
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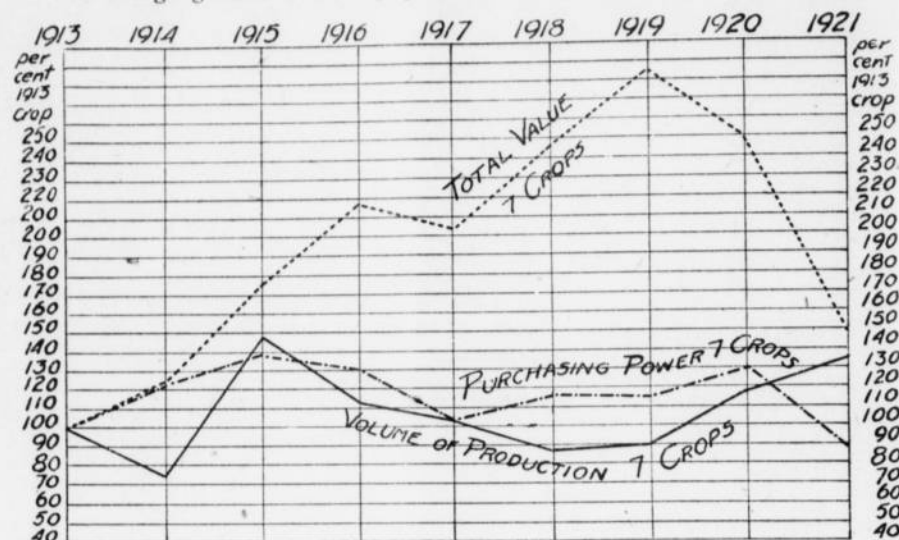
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# Are Abundant Crops a Blessing?

Price and Trading Value of Product Equally Important with Size of Crop in bringing about a Return of Rural Prosperity—By P. M. Abel



The volume, value and purchasing power of the seven leading field crops in Manitoba, Saskatchewan and Alberta.

READERS whose opinions are formed from the news columns of the daily press have had much to enthuse over with regard to the effect of the 1922 harvest on business. Crop estimates from a variety of sources have predicted the biggest exportable surplus of grain in the history of Western Canada, and threshing machine returns have happily established the fact that the high expectations as to the volume of production are to be realized. But that is only one-third of the story. The farmer who lives by grain farming has had good reason in the last few years to learn that the price of grain and its exchange value, measured in terms of the commodities he must buy, are more important than the yield per acre.

The old economist, Gregory King, had a theory of supply and demand which stated that a given percentage decrease in the total yield would produce twice as great a percentage increase in price or vice versa. That is to say if the aggregate production fell five per cent., the price would go up ten per cent., or a bumper crop ten per cent. greater than the normal would be attended with prices twenty per cent. lower than the average. According to this theory the aggregate value of the larger crops was actually less than that of the smaller crops. While modern statistics demonstrate that King's ratio needs some amendment, it is surprising the number of instances, even before the war, in which the value of the whole crop was less in bountiful years than in short crop years. Observe the following:

Crop for three Western Provinces	1911	1912	1911	1912
Oats, bus.	226	242	\$66	\$59
Barley, bus.	28	31	13	11
Hay, tons	597	640	\$6,439	\$5,771

In each of the above cases the total value of the increased crop was less than the preceding short crop. In the following figures taken from American crop records, it may be seen that decreasing volume in three commodities brought higher aggregate values, while, in the case of cotton, an increase in production was attended with a lower total value, all in the same year.

	1910	1911	1910	1911
Corn, bus.	2,886	2,531	\$1,385	\$1,565
Oats, bus.	1,186	922	408	415
White potatoes, bus.	349	293	195	234
Cotton, bales.	12	16	\$20	\$68

### The Case of Wheat

American crop records which extend back further than our own disclose the following instructive facts.

In the case of wheat, beginning with the year 1866 and comparing production and value for each year with the preceding year, it is noted that value moved in the same direction as volume 35 times and in the opposite direction 19 times. This means that the bigger crop did bring a higher value and the smaller crop a lower value in 35 years out of 54. With cotton, beginning in 1878 and following a similar compari-

son, the value moved with volume 22 times and in the contrary direction 19 times. In 22 years out of 41 the bigger crop did bring a higher value and the smaller crop a lower value. The evidence from these figures favors the larger output.

### Trading Value Compared

The money value of a crop, however, whether big or small, is only half the story. The heart of the matter is this: Will the money received for the crop buy more or less of other commodities? Prices of other goods must be compared with the value of the crop. In this way the purchasing power of the output is measured and the true condition of farm prosperity determined.

Beginning with the year 1913, the following tables show the progress of the volume of production of the seven leading field crops of the prairie provinces, with their total value and also their purchasing power. The crops taken are wheat, oats, barley, flax, rye, potatoes and hay. As wheat accounts for about one-half the total income of the western farmer, and the larger oat crop for nearly half the remainder, this study based on seven field crops only will be practically as valuable as one including everything sold from prairie farms, a calculation which cannot be attempted because of lack of records.

	Index of volume of production of 7 western crops	Index of total value of 7 western crops
1913	100	100
1914	74	126
1915	145	177
1916	112	217
1917	103	204
1918	89	246
1919	89	284
1920	117	251
1921	130	147

	Index of whole-sale prices	Index of purchasing power of 7 western crops, total value basis
Oct. 1 to Sept. 30 1913-14	100	100
1914-15	105	124
1915-16	127	138
1916-17	165	130
1917-18	196	103
1918-19	210	116
1919-20	244	115
1920-21	193	129
1921-22	165	88

There is not a close correlation between the volume and the value of production during the period under review. Demand has been so variable that it overshadows supply as a value-determining factor. In the year of the wheat board's operations we had one of the smallest crops of the past nine years, only 89 per cent. of 1913, regardless of the increased acreage. In the next year the crop increased 31 per cent. in volume but its total value was 11 per cent. less. Nor is this explained entirely by the function of the wheat board which dealt in one crop only. These wide variations must be explained by the character of the demand at those periods.

For the period 1913-21, value moved

Continued on Page 10



# The Brain Growers' Guide

Winnipeg, Wednesday, October 4, 1922

## Outside Inspection Needed

Discussing the decision of the court in the Merchants Bank case, referred to by The Guide last week, the Financial Post, of Toronto, says:

The judgment of the court must be taken to mean that not only could shareholders lose heavily—as they did—but the depositors themselves might have been wiped out, all the while monthly bank returns were going to Ottawa swearing to give a true report of the affairs of the bank without revealing a single cent of loss or impairment of the reserves until the final crash came, and \$8,000,000 of reserves were wiped out, and the shareholders sold out to another bank at a very heavy loss. All this could be done in the full light of what is presumed to be a searching government analysis, and without a single official in the wrecked bank—general manager, director or auditor—being guilty even of negligence! Indeed the monthly returns themselves are declared to have been true statements of the affairs of the bank—as under the Bank Act.

This is an accurate description of the effect of the judgment. Judge Decarie held that all that the Bank Act required was a statement which was an accurate copy of the books of the bank, and that inasmuch as the bank had furnished a statement which agreed with the books of the bank, therefore no false or deceptive statement within the meaning of the Bank Act had been made or signed. Therefore, according to the judgment, neither the actual maker of the statement, the chief accountant, nor the signer, the general manager, was guilty of an offence under the Bank Act. It is also a fair inference from the judgment that as long as the statement from a bank to the Department of Finance is a straight copy of the books of the bank, the provisions of the act have been complied with, and nobody is liable under the act if it is subsequently shown that the actual affairs of the bank were far from those represented in the statement.

Now what the Bank Act actually says is this:

The making of any wilfully false or deceptive statement in any account, statement, return, report or other document respecting the affairs of the bank, or the using of any false or deceptive statement in any account, statement, return, report or document respecting the affairs of the bank with intent to deceive or mislead any person is an indictable offence. . .

Every president, vice-president, director, auditor, general manager or other officer of the bank or trustee who negligently prepares, signs, approves or concurs in any account, statement, return, report or document respecting the affairs of the bank containing any false or deceptive statement shall be guilty of an indictable offence. . .

To the mind not obfuscated by legal technicalities that seems clear, definite and specific, and in view of the fact that the statement submitted by the Merchants Bank was "false and deceptive" and did "mislead" the Department of Finance, and inasmuch as it was signed by the executive officer of the bank, not as a rubber stamp but as the responsible authority, it is difficult to see how the decision can be made to jibe with the act. In any case the intention of the act is plain enough, and if the intention cannot be carried out without an independent report on the actual state of a bank's affairs, the only remedy is outside inspection. The government will have to appoint its own inspectors, who will report not what the books say but what is the actual state of the bank's affairs. In the Merchants Bank case there was an over-valuation of assets amounting to approximately \$8,000,000. It is unbelievable that an independent valuation of assets would have covered such an enormous amount. If the decision that the banks themselves are under no obligation to make a correct valua-

tion of their assets to the government is allowed to stand, outside inspection will have to be established for the adequate protection of the public.

## An Object Lesson

The formal opening of the magnificent School for the Deaf as the first unit on the new university grounds, near Winnipeg, affords an object lesson to the people of this country which should not be forgotten. It is truly a splendid institution, and all public-spirited citizens would wish those unfortunate children to be well housed and equipped in the best possible manner for life's battle. The institution, however, has cost the province of Manitoba \$1,000,000 for the housing and care of 160 deaf pupils assembled from the four western provinces. That is, the cost per pupil for building and equipment alone without considering maintenance, training, etc., has been more than \$6,000 of public money. When it is realized that in our land there are many other children and adults even more unfortunate than these and whose care is a legitimate charge against society, the unwarranted cost of this institution can be more clearly appreciated. One-half the money could have been saved and an admirable institution capable of caring for these children adequately could have been built. The net result of the over-expenditure on this institution is that society's debt to other unfortunates cannot be fully paid. This lesson should be taken home by all citizens as well as legislators.

In Manitoba we not only have this School for the Deaf built at extravagant cost, but likewise the new parliament buildings at a cost of more than \$8,000,000, the Agricultural College at \$4,000,000, the extension to the Selkirk Mental Hospital \$750,000, and other public buildings that could have been built at much more moderate cost and have served their purpose equally as well. None of these buildings have yet been paid for. Every cent of money to erect them has been borrowed. The over-burdened taxpayers of the province have yet to be called upon for the taxes to pay for these public buildings. These facts kept before the public should have a sobering influence on the expenditure of public money.

## An Imperative Need

During the fictitious prosperity which prevailed immediately prior to the close of the war and for the two years following peace, governments and private individuals developed exceedingly expensive habits. During the deflation period of the last two years nearly everybody has been forced to acquire habits of greater economy. People have been learning under the pressure of dire necessity that they can do without many of the conveniences, comforts and even what hitherto were regarded as necessities simply because they have not the wherewithal to pay for them. In no section of the community has this pressure been felt more severely than on the farms in this country. Yet it is the only method by which conditions can be brought back to normal and comparative prosperity once more restored.

Our governments, federal and provincial, in Canada have not succeeded in putting into practice methods of economy in a degree comparable with that which has been forced upon the individual citizen. The reasons are obvious. Governments are spending public money and not the private incomes of the legislators themselves, consequently the necessity for economy is not impressed upon

them to the same extent. Yet the expenditures of our governments are greater than the taxpayers can bear, and we are piling up debts for future generations to liquidate. There must be greater economy in the cost of government, not only in the federal but in the provincial administrations as well. The taxpayers cannot continue to carry the burden. In bringing about this era of economy a great responsibility rests upon the general public. A great deal of the expenditure by governments is due to the pressure brought to bear upon them by the public in various communities or at large. It is a daily occurrence to read in the press of delegations from different sections of the country waiting upon some provincial or the federal government asking for some expenditure that they feel will be an advantage to their community. There probably is hardly a single community in Canada but that could make out a pretty fair case for the expenditure of some public money within its own area on roads, bridges, docks, public buildings, etc. Frequently in the face of such pressure it is easier for governments to say "yes," than to say "no!" It is undoubtedly the plain duty and responsibility of the public at large to assist our governments by making it easier for them to say "no," where the expenditure of public money is concerned.

This responsibility of the public will be more clearly realized when they appreciate the fact that practically all of these public expenditures mean an increase in their tax bills, provincial, federal or municipal. In order to keep down the tax bills it is an imperative necessity that public expenditures be reduced. It is a positive certainty that public expenditures by governments cannot and will not be reduced unless they have the strong support of the public in favor of rigid economy. It is therefore necessary that demands on the public treasury should as far as possible be suspended and that during this period of hard times the public should view with general disfavor any pressure being exerted for expenditure of public moneys which could be deferred until conditions are more favorable.

## Immigration

In a letter published in the Open Forum this week, "A Mere Woman" wants to know why immigration and land settlement should be promoted at this time when conditions on the farm are so bad and so many farmers are finding it hard to make ends meet. It is a perfectly natural question to arise in the mind of one who is realizing in daily life the economic adversities that beset the farmers just now, and it would certainly be very wrong to invite, with the aid of special facilities, those with agricultural experience into Canada if there were no prospect of increased land settlement bringing with it better conditions for agriculture as a whole.

In all the agricultural exporting countries today the farmers are suffering from the rapid deflation of the prices of primary products, coupled to the much slower deflation of secondary or manufactured products. That condition is the result of post-war policies in Europe, which are retarding instead of helping the nations to get on their economic feet again. That fact is being increasingly recognized by European statesmen, and it is incredible that changes will not take place in the near future which will have the desired effect of starting the nations on the road of economic rehabilitation.

The war also prevented the normal movement of surplus population from European



countries, and most of them are now faced with armies of unemployed. No small number in the ranks of the unemployed represent the overflow from the land. They are not skilled mechanics or industrially trained workmen, but men and women forced into the cities from the farms because the land is not there for them to occupy. In normal circumstances a great part of this overflow from the land would have gone to the countries where land is available; now the conditions are such that they need assistance in the finding of new homes. This assistance is the purpose of a vigorous immigration policy.

The objection to such a policy and a systematized plan of land settlement rests upon the assumption that results will be immediately large and that these prairie provinces, for example, will be invaded by a huge host which will not be able to make good in the face of the prevailing conditions. That is a groundless fear; results will be slow and spread over a number of years, and during a period in which the European countries will be developing demand for farm products by the production of exchangeable goods. It needs to be emphasized that low prices for farm produce are the result of a lack of efficient demand. There is actual starvation in some European countries while the world is full of foodstuffs, but the demands for food cannot be made effective because of the lack of purchasing power among those needing the food. That purchasing power will come with the return of industry and this will continue for an indefinite period, sustaining a steady and increasing demand for the products of the prairie farms. It is during that period that the influx of immigrants will take place, and consequently increased land settlement will take place under the most favorable conditions.

The Guide has already pointed out the advantages to the farming community in increased land settlement. The filling up of

the vacant spaces in the three prairie provinces means a richer and fuller rural life. One of the complaints of the farmers is the burden of taxation; a wider distribution of taxation is the only means of reducing that burden. Municipal and school district improvements are necessary, and the more there are to share them the less the individual burden will be. It is easier to carry out co-operative enterprises with a large number of members than with a small number. Anyone who has had experience of rural life knows there is more activity, more intercourse, more of that getting together and doing things together that is so necessary to secure the best in human relations, in the better than in the poorer settled parts of the country. Given progressively improving economic conditions, more population for the land is the finest thing that can happen for those already on the land in this country, and the better economic conditions must come. Assume the contrary and all hope for the preservation of modern civilization is abandoned. We do not believe that a single farmer in Western Canada sees the future as black as that.

### Everybody Laughed

A week or two ago Otto Kahn, noted New York financier, gave a dinner in New York for the purpose of bringing together industrial leaders and leaders of farmers' organizations. Aaron Sapiro, counsel for many farmers' co-operative institutions in the United States, was the chief speaker for the farmers, and Mr. Sapiro pointed his remarks straight at Judge Gary, head of the U.S. Steel Corporation, who was present. Mr. Sapiro stated that co-operation was bringing money to the farmers because its business policy was practically the same as that which had made the Steel Trust. The Steel Trust did not dump all its production on the market regardless of conditions; it did not reduce prices for its own produce by compet-

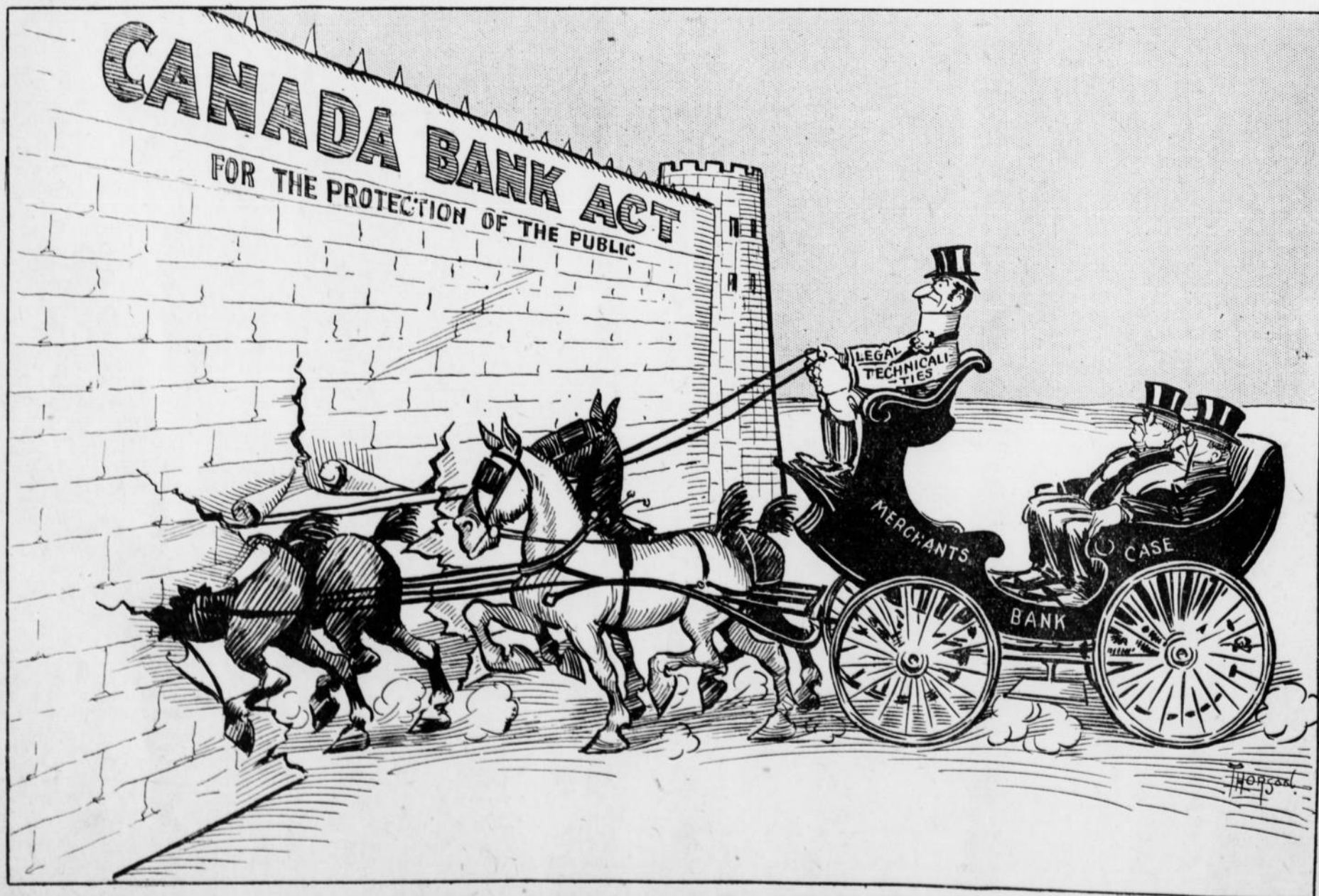
ing with itself by overstocking the market. The farmers had done that with their wheat, but now, by co-operative methods, they were marketing as scientifically as the Steel Trust. "For the first time," said Mr. Sapiro, "we are applying business methods—your methods—to the sale of crops."

It was up to Judge Gary to say something, and as head of the greatest trust in the United States, and an institution which has done its level best to monopolize the iron and steel business, Judge Gary said that he feared the co-operative and pooling method of marketing farm produce would lead to a monopoly of foodstuffs. And then everybody laughed. What else was there to do?

Damages of over \$21,000 were recently awarded the California Bean Growers' Association, a producers' co-operative concern, in a case against one of its members for violation of contract by selling to outsiders. The contract is the usual pooling contract adopted by all the pooling organizations, and it appears to be iron-clad, so far as the courts are concerned.

The state committee of the Democratic party in Missouri has adopted the emblem of the Goddess of Liberty in place of the historic party emblem of the donkey. At that as a political party emblem the donkey is singularly appropriate. Remember the old conundrum: Why does a donkey eat thistles? Because he's an ass. As a well-known character in fiction would say: "The moral of this 'ere tale lies in the happlication of it."

The Irish provisional government has made a grant of \$22,500 to the Irish Agricultural Organization Society for co-operative education and research. That is one Irish institution that is above the strife of conflicting national and party passions.



IT WAS ONLY PAPER AFTER ALL!



# Commonwealth Bank of Australia

THE Commonwealth Bank of Australia, which has now been in existence for just over ten years, is of interest to all students of the banking question from the fact that it is the only state bank in the British Empire. Since opening for business in 1912, the bank has progressed steadily and rapidly to a position of commanding importance among the financial institutions of the great southern Commonwealth. It has sixty branches located throughout Australia and two in London, England. Both a general banking business and a savings bank department are conducted at every branch, and in addition there are 3,200 savings bank agencies, most of which are situated at post offices. The progress of the bank is evidenced by the extent of its assets, which on December 31, 1921, stood at £126,170,985, which at par rate of exchange, (\$4.86 to the £) represents \$613,190,987. Only one Canadian bank has assets in excess of this amount.

This showing is the more remarkable when it is remembered that the Commonwealth Bank has not one penny of capital. Its balance sheet, as at December 31, 1921, shows accumulated profits of £3,792,726 (\$18,432,648).

The bank was established under the Commonwealth Bank Act, which was assented to on December 22, 1911. The act provides that "the bank shall be managed by the governor of the bank," and that the governor and a deputy governor shall be appointed by the governor-general and shall hold office during good behavior for a period of seven years.

The first governor of the bank was Denison S. K. Miller, metropolitan inspector of the bank of New South Wales, who was appointed as from June 1, 1912. Mr. Miller, now Sir Dennison Miller, has since been re-appointed, and is still governor of the bank. The first deputy governor, James Kell, formerly a sub-inspector in the Bank of Australia, is also still in office.

The governor upon his appointment found no difficulty in securing the necessary staff to establish the bank. Hundreds of applications were received from all parts of Australia for positions in the new bank, these including many applications from experienced bankers of all grades.

## Savings Banking

In the Commonwealth Bank the savings bank and the general banking business are conducted in two separate departments. Prior to the passing of the Commonwealth Bank Act, agencies of the state savings banks had been conducted at the post offices throughout the Commonwealth, but this agreement was soon afterwards terminated and the post offices were used as savings bank agencies of the Commonwealth Bank. Some of the states continued to conduct savings banks in other premises while the other states transferred the business to the Commonwealth Bank.

On July 15, 1912, the Commonwealth Bank Act was brought into force by proclamation, and savings bank business was commenced in Victoria on that date. In Queensland, savings bank business was commenced on September 16, 1912, at 194 post offices, a portion of the general post office, Brisbane, being made available for the chief agency. A few days later arrangements were completed for affording savings bank facilities in the northern territory, where hitherto no savings bank had operated. A travelling bank was also established on the Trans-Continental Railway, and another railway in the northern territory, and at the Flinders naval base, and on board the war ships attached to the Australian station.

In Tasmania, the state government decided to discontinue savings bank operations, and to leave that function in the hands of the Commonwealth Bank, and arrangements were accordingly made for the transfer to take effect on January 1, 1915. Savings bank business was commenced in the

## A Sketch of the History and Progress of the Only State-owned Bank in the British Empire—By J. W. Ward, Acting Sec. of the Canadian Council of Agriculture

remaining states—New South Wales, South Australia, and West Australia, on January 13, 1913. Large gatherings assembled at each of the centres, and displayed keen interest in the development of the new institution.

### Outside the Political Arena

The prime minister, Hon. Andrew Fisher, who had previously taken part in the opening ceremonies at Melbourne, Victoria, attended the function at Sydney, New South Wales, and made a short speech which included the following remarks:

"The institution is now established as a going concern. It will stand upon its merits, and must not be subjected to political influence, either in support or derogation. It is now quite outside the political arena, and already it has received ample assurance of the faith of the public in it. The Commonwealth government has full faith in the ability of the governor whom it has appointed to carry on its business as it ought to be carried on in the interests of Australia and her people. Banking is not a political matter, and in another twelve months I believe those who are now saying unkind things about the bank will be doing just the reverse."

At the beginning the savings bank department allowed interest at three per cent. per annum, calculated on the minimum monthly balance up to £300 (\$1,458). Since June 30, 1920, the rate of interest has been three and a half per cent. on the first £1,000 (\$4,860), and three per cent. on any additional balance not exceeding £300 (\$1,458). The funds of the savings bank department are invested mainly in government and municipal loans while a considerable portion of the uninvested funds are placed on deposit with the general banking department which allows interest on even thousands of pounds at three and a half per cent.

### Stabilizing Interest Rate

General banking business was commenced by the bank on January 20, 1913, simultaneously at the following points: Head Office, Sydney, and branches at Canberra (Federal Capital), Melbourne, Brisbane, Townsville, Adelaide, Perth, Hobart and London, England. The bank was then fully established.

An article published in 1917, in the Bankers Magazine, New York, says:

"About this time the money market was 'tight' and the ordinary trading banks were increasing their rates for overdrafts. The advent of a new and powerful competitor, such as the Commonwealth Bank of Australia, with a maximum rate of six per cent. on overdrafts, therefore, had a very salutary effect in keeping the rates of interest at a reasonable level, and the commercial trading community throughout the Commonwealth has unconsciously received a large measure of benefit from the bank's entrance into the commercial sphere. In accordance with the established policy of restraining from aggressive competition with the existing banks the rate which the Commonwealth Bank decided to offer for money on fixed deposit was: two per cent. for six months, three per cent. for twelve months, three and one-half per cent. for twenty-four months; which was one-half per cent. lower than the rates offered by the other leading banks whose deposits it was not desired to unduly attract."

"In passing it may be mentioned that in spite of the great European war and other factors which have since exercised a considerable influence on financial matters generally, the Commonwealth Bank has maintained the above rates throughout and is at the present time charging six per cent. on ordinary current overdrafts, whilst its

rate to bodies such as churches, charitable institutions and other bodies not trading for profit, is five per cent., and to municipalities and other similar government bodies loans are made at four and one-half per cent. The fixed



The head office of the Commonwealth Bank of Australia, Sydney, Australia.

deposit rates have also remained unaltered throughout."

Recent advices from Australia indicate that the maximum interest rate of six per cent. is still maintained. An article in the Sydney Daily Telegraph of February 20, 1922, says:

"Manufacturers and traders should note that advances may be arranged against approved security, interest being charged on daily balances of the overdraft at the rate of six per cent. In arranging advances against security over city, suburban or country holdings, and collateral, the customers of the bank are saved legal expenses, the only fees charged being out-of-pocket expenses, such as cost of registering and search fees. Advances are also made to approved customers against wool, metals, and other primary produce."

### Steady Growth of Deposits

The result of the first day's operation of the bank was the deposit of £2,341,720 (\$11,380,759), the bulk of which consisted of funds belonging to the various departments of the Commonwealth government. Besides being the banker of the federal government, the Commonwealth Bank carries the accounts of several of the state governments and many municipalities and other public bodies. It also enjoys the support of a large commercial and investing clientele. Its deposits have steadily grown, and on December 31, 1921, amounted to £63,835,780 (\$310,241,890), of which £37,278,788 (\$181,174,909) was in the savings department, and £26,556,992 (\$129,066,981) in the general banking department. The general banking department now allows interest at two and one-half per cent. per annum on fixed deposits for six months and at four per cent. per annum on fixed deposits for twelve months or more. The Commonwealth Bank naturally took a prominent part in the war financing carried out by the Aus-

tralian government, and it undertook with great success the flotation of the Commonwealth war loans. The expense of these flotations was less than a quarter of one per cent. which was considered to be a remarkable demonstration of the economy and efficiency with which the bank's affairs are administered. The bank also took a prominent part in the financing of the Australian Wheat Board, and of the wheat pools which have been organized by the producers since government control ceased.

### Starts Without Capital

The Commonwealth Bank, as has already been stated, has been operated up to the present without one penny of capital. The original act placed the capital at one million pounds, and authorized the issue and sale of the debentures to this amount, while an amendment, passed in 1914, increased the authorized capital to £10,000,000 (\$48,600,000). This was done in view of the possible absorption of other banks, but no such event has occurred, and capital has not therefore been required. The funds necessary to defray the preliminary expenses of the bank were advanced by the treasurer of the Commonwealth, and were afterwards repaid out of the profits of the bank with interest at the rate of three and one-half per cent. per annum.

There being no capital stock or debentures on which interest has to be paid, the profits of the bank are accumulating rapidly. The general banking business reached a profit-making basis less than eighteen months after the commencement of business, but growth on the savings bank side was more gradual, and the deficit on the early operation of this department was not wiped

out until three years later. The bank as a whole first showed a surplus in its half yearly balance sheet dated June 30, 1915, the net profit to that date being £2,222 (\$10,799). On June 30, 1918, the accumulated profit was £1,076,026 (\$5,229,486), and on December 31, 1921, it had reached the considerable sum of £3,792,726 (\$18,432,648).

### Use of Profits

Under the Commonwealth Bank Act, the net profits of the bank are divided into two funds, one-half being credited to the bank reserve fund, which is available for the payment of any liabilities of the bank, and one-half to the redemption fund, which may be used in redemption of any money advanced to the bank by the treasurer of the Commonwealth, or in the redemption of the debentures or stock issued by the bank. It is also provided by the act that if the redemption fund exceeds the amount of debentures and stock in circulation, the excess may be used for the purpose of the redemption of any Commonwealth debts or state debts taken over by the Commonwealth. No payment from the redemption fund has, however, been called for, and on December 31, 1921, the bank reserve fund and the redemption fund each stood at £1,896,363 (\$9,216,324).

### Note Issue

All paper money in use in Australia is issued by the Note Issue Department of the Commonwealth Bank. Prior to 1910 the Australian banks and also the various states included in the Commonwealth had the power to issue paper currency. Under the Commonwealth Notes Act which was proclaimed November 1, 1910, the Commonwealth treasurer was empowered to issue notes which should be legal tender throughout the Commonwealth, and redeemable at the seat of federal government. The act directed the treasurer to hold a

Continued on Page 17



# News from the Organizations

## ALBERTA

### Bonus for Getting Members

The plan of giving to any member paid-up standing in the local for one year who brings in two new members, is being tried by the Bellis U.F.A. local. This local has already a good membership, and a balance in the treasury of nearly a hundred dollars. They have done considerable co-operative buying in the past, and hope to buy almost all their staple necessities through the local next year. They find that the saving to each member in the purchase of binder twine alone was sufficient to pay membership dues for a year.

### Full Program of Business

Lac La Biche U.F.A. local are finding plenty of work lying ready to their hand. They are working on arrangements to ship a car load of hops co-operatively, and hope to have these completed in the near future. A petition has been forwarded to the minister of agriculture to have a brand reader appointed for the district, and a map of the locality, showing needed road work, was sent to the local member of the legislature. At a recent meeting, also, a resolution was passed appreciating the services of the district nurse, and a petition sent to the minister of health, requesting that she be allowed to remain in the district.

### District Association Convention

The Big Valley to Munson District U.F.A. Association will meet in Big Valley, on Wednesday, October 18.

### Successful Co-operative Store

A very successful year, the first of its history, has just been completed by the Olds U.F.A. Co-operative Grocery. The policy has been followed of selling only for cash, and of paying all accounts every week. In this way the working capital of \$3,000 was completely turned over every ten days during the year, as the year's business totalled around \$100,000. The store has just moved into a new building, in a central part of the town, which is all modern and includes a ladies' rest room.

### Mr. Gardiner's Meetings

Robert Gardiner, M.P., for Medicine Hat, is addressing meetings in his constituency, in the Empress, Atlee, Bowell, Redcliff, Winnifred, Fertile Plains, Orion, Manyberries and Medicine Hat districts, during the month of October.

### Resolution of Condolence

Olds U.F.A. local passed a resolution of condolence to the family of the late R. N. Aylward, who had been a member of the local, and a staunch friend also of the U.F.W.A. and the U.F.A. Co-operative Association. The local feels that in the death of Mr. Aylward the entire community has sustained a severe loss.

### New Local

J. L. Smith, U.F.A. director for Bow River, recently organized a new local near Drumheller, of which M. Walker is the president, and W. H. Erant the secretary. Greenfield was chosen by the members as the name of their local, but as there is already a U.F.A. local of that name, another choice will be made.

## MANITOBA

### Manitoba's Next Contest

Article No. 8

N.B.—Under this heading during coming months practical prohibition campaign material will be furnished. It is suggested that our workers should file the articles for use when the referendum campaign opens.

### Human Lives Saved

Free access to intoxicants has caused many deaths. Prohibition has proved itself a life saver.

The man who takes personal indulgence or the satisfaction of an appetite and gives it preference to the saving of

Reading matter for this page is supplied by the three provincial associations, and all reports and communications in regard thereto should be sent to H. Migginbotham, sec'y, United Farmers of Alberta, Calgary; A. J. McPhail, sec'y, Saskatchewan Grain Growers' Association, Regina; or W. R. Wood, sec'y, United Farmers of Manitoba, Winnipeg, and not direct to The Guide office.

human life is taking a stand which cannot be defended. Carelessness of human life is the sign of an unprincipled and degraded society. The following statistics give unanswerable proof of the value of prohibition in saving the lives of men and women.

### Fourteen American Cities

The statistics contained in the following table are compiled from United States Mortality Reports and from official reports from city health boards.

The table compares the total deaths from alcoholism in two license years (1916-17) with the total in two years of national prohibition (1920-21). All deaths from alcoholism chronic and acute are included.

City	1916	1917	1920	1921	1916-17 Average	1920-21 Average
New York	687	560	98	119	623.5	108.5
Chicago	245	187	46	99	216	72.5
Philadelphia	187	217	11	18	202	14.5
Boston	161	166	31	70	163.5	50
Detroit	120	137	27	28	128.5	27.5
Pittsburgh	85	103	17	26	94	21.5
Cleveland	80	77	11	42	78.5	26.5
St. Louis	36	73	8	11	54.5	9.5
San Francisco	55	39	4	5	47	4.5
Cincinnati	43	37	4	7	40	5.5
Baltimore	28	37	4	15	32.5	9.5
Washington, D.C.	28	21	3	3	24.5	3
Milwaukee	25	10	5	5	17.5	5
New Orleans	19	16	7	7	17.5	7
			19.7	32.4	124.2	26.0

Decrease 78.97

The average number of deaths from alcoholism in 1916-17 was over six times the average in 1920.

The years 1916 and 1917 were compared with 1920 and 1921 because the influenza epidemic made mortality statistics of 1918 abnormal; 1919 was neither license nor prohibition for the entire year.

### The U.F.M. University Course

Enrollment continues. The number is doubled since last week. And yet there are three hundred localities to hear from. Do you get the idea that we are offered a course at a cost of \$500 and all that is required of us is to get the class. It will be a crying shame if by the end of October we cannot enroll fifty students. But it takes going after. Are your workers working on it? Send in names of students willing to enroll and run the numbers up.

### U.F.M. Debates

The plans for a systematic course in debating for every U.F.M. district and for an interdistrict or provincial series will be issued soon. The one outstanding feature of the district series this year will be the effort to be made in every district to have every local enter a team of debaters. It should be stimulating, and while no one expects that an absolute hundred per cent. will be realized, it is confidently expected that the area of debating activity will be very considerably widened. It is worth the effort. Helpful material will be available for every debate. The purpose of this article is to secure that the board of your local shall at the earliest possible minute get on to the job of securing its team.

## SASKATCHEWAN

### An Ambitious Mark

Charles Hailstone, secretary of the Ceylon local G.G.A., is one of the most energetic and most enthusiastic members of the Saskatchewan Grain Growers' Association, and can therefore always be relied upon to do his part in any emergency that may arise. How big a task he and the membership committee to which he refers in the following letter have set themselves may be realized from the fact that the membership of Ceylon local for last year totalled only 35. The mere suggestion,

therefore, of increasing the membership to two hundred in this one district is proof that the association has immense possibilities before it, because there cannot be any doubt that the same conditions prevail in numberless districts all over the province. If the farmers of Saskatchewan ever hope to stand where they ought to stand in the economic, political and social life of the nation, they have got to realize that they must stand together first of all. Once they have really perfected their organization there is no limit to the possibilities before them. Mr. Hailstone's letter follows:

### A Forward Move

"Your excellent circular letter of the

18th, duly received. I appreciate your giving us a spell of time during the busy season. We are harvesting the best crop for years here, and I anticipate it will stimulate business and general interest in our association. I have perhaps been far busier this year than heretofore, and have not had the time to devote to the work of our local which I would have liked. However, just as soon as I can get round to it, I will forward a cheque for all memberships for this year already received. We have a strong membership committee formed, and we are going to make a big drive on our own for membership. We have set our mark at 200, and we are going to get them. Rest assured, I am with you from the word 'go'."

### A Stirring in the Valley of Dry Bones

In the meantime organization work is held up by the necessity of harvesting and threshing the big crop which Providence and hard work have secured this year. As J. D. Robinson, of Cadillac, a director of the association, says in a letter to the Central office: "So much is at stake in this crop. Everybody is threshing. Help is scarce. It would be next to impossible to get any of our country people to do anything now, and this condition will perhaps prevail for four or five weeks longer." With threshing completed, however, there should be a stirring 'in the valley of dry bones.' The fall of the year should be the spring of the association, when everything will start into new life for the harvest to be gathered in by December 31. The great harvest of grain should be typical of the equally great harvest of members which is to be garnered before the convention meets in February next."

### A Golden Opportunity

Just how helpful it is possible for a local of a farmers' association to be where a member of the farming community is in distress is illustrated by correspondence which has just passed between the wife of a farmer at Gravelbourg, the department of agriculture of the province, and the S.G.G.A.

Writing to the Co-operation and Markets Branch of the Department of Agriculture, in reply to a circular deal-

ing with the marketing of potatoes, the woman in question says:

"In answer to your letter on potatoes, we have in the neighborhood of 25 acres now. My husband is away in Weyburn in the hospital, and will be there for some time yet. Now I am alone, and if you can buy these potatoes in the ground and handle them I do wish that you would take the matter up at once, for I am getting afraid that they will be frozen in the ground, and I know that I can't handle them myself."

On receipt of this communication the department forwarded a copy to the Central office of the S.G.G.A. suggesting that "this is an instance where your association could do excellent work by suggesting to your local that a 'bee' should be formed to assist this woman, who evidently is very unfortunately placed." This opportunity of community service was too good to be lost, and the following letter was immediately forwarded to F. Remillard, secretary to the Gravelbourg G.G.A., commending the matter to the attention of the local, viz.:

"There has come to our attention, through the commissioner of co-operation and markets, a matter which we thought might be of interest to your local, and in regard to which we thought you might be able to render some assistance.

"In correspondence with the above department, Mrs. —, of Gravelbourg, states that she has, this year, 25 acres of good eating potatoes. As her husband is at present in the hospital in Weyburn, and will be there for some time yet, she is alone and is at a loss to know how she can save these potatoes before the heavy frost comes. Possibly you are acquainted with this family and their circumstances, and will know just what should be done, but we were wondering if it would be possible for your local or some other organization, or possibly both, to work up a 'bee' to assist this lady in saving this crop of potatoes which should be worth considerable money to her.

"We are just passing this on to you as a suggestion, as we think it would be perhaps an excellent opportunity for your local to do some good work of assistance, and exemplify the spirit of co-operation for which our association stands."

It is too early as yet to learn the result of the suggestion, but we have little doubt but that the farmers of the district, despite the rush of harvest, would find time to help a neighbor in distress.

### Sports Evenings

Cobourg local of the S.G.G.A. has something new in the way of enjoyments. For two months during the summer a series of "sports evenings" was run, these events taking place on the grounds of Cobourg school, every Tuesday evening during July and August. Their popularity was attested by the attendance, young and old coming from miles to the feast of fun.

Baseball was the favorite game, the indoor variety being chiefly favored as being more suitable to both sexes, although several exciting games of the standard outdoor variety was staged between married and single men, the former proving superior. Other lively games and contests, such as "prisoner's base," and "tug of war," were introduced for variety, but nothing seemed to affect the popularity of the ball game.

The expenses of the sports were met out of the sale of ice cream and other refreshments, while the profits enabled the committee to purchase all the equipment required, leaving a substantial balance over for next season.

The success of the "sports evenings" was due very largely to the splendid spirit of co-operation shown by the entire community, large numbers of whom were unfailing in their attendance, often in spite of threatening clouds and rain. The "sports evenings" idea is a commendable one and

Continued on Page 21



# William Decides to Stay

By Robert W. Neal

TOO good for this world, and not yet recognized as good enough for translation to any other—that was Woodruff. Which thing was the result of his having been brought up away from the contaminating influence of his fellows. Had he been born into skirts, he would have swigged strong tea and scolded about the sinfulness of beer. As it was, he took neither tea nor beer, and scolded about things in general—which managed to go on much the same as if he had not given himself so much worry about them. So that he gave up scolding and became as a dog that has discovered the uselessness of baying the moon and sits, drooping inwardly.

And of all things, Woodruff had got a college education, though remaining quite without the one thing he most needed, a knowledge of men. He was not of much good in the world, and was dreadfully sour on it; and he looked down pityingly from his great height upon the general run of mankind, especially upon those who didn't realize how unideal is human existence and how useless it is to live.

In this state of superiority, he made a visit to his kinsfolk. Not that he would have bored himself by going just to visit them; they were too common to appreciate his standards, of course—too uncultivated to sympathize with his ideals. (William had it in the worst way!) However, his native town was on his route, and he stopped off because he didn't discover any way to help it. He judged that he would stay a week. Really, you know, he didn't have the least idea how he was going to kill the time, you know, but he supposed he would just have to make the best of it. Accordingly, he stopped.

And thereupon he began to learn something—which shows that he may have been a fool only skin deep, or a little more. For presently the mysterious thing called blood began to stir in him. He discovered—much to his surprise—that the ties of nature really bind; that a common stock gives men the same interests, the same thoughts, the same lives. He began to awaken to the pleasures of the community of spirit. Uncles, aunts, first cousins, second cousins, double cousins, cousins' husbands, cousins' wives and cousins' sweethearts—they all arose with open arms, welcomed him, fell on his neck with glad rejoicing to see him, stopped their work to "take him around," showed him the pigs and the babies, the crops and colts, escorted him to the circus, had boisterous summer-evening dances out in "the big barn," feasted, feted, and gloated over him, and fed him with so great a multitude of good things that he went groaning about, burdened with indigestion and eager anticipation of the next meal.

Friends! He had never known the meaning of the word. How could he help melting and talking about himself! He melted and talked, and they straightway were his adherents and supporters. "Well, I should think so! The ideal I would too." And they were just as ready to claim his sympathy and agreement in the matters that concerned them. Before he knew it, he was interested in their little affairs, making them a personal concern, and feeling that they touched him and

were worthy of his time and thought. Which was an unknown road to William Woodruff, but one good to travel to become a man among men.

But alas! for William's artistic tastes, his aesthetic standards. It positively was too bad, don't you know. For no sooner did he feel this new sympathy with a new life and begin to know, these new types of the greater family that he had never known before, than he became quite unrefined, don't you know. Quite. Positively, he would sit right down at the table without even a waistcoat on, don't you know, and wash in a tin basin. Actually! The same basin all those rough men had used. Perfectly awful! And how he could ever endure those terrible slouchy women—heavens!



"Car'line, how'd you like to marry me?"

He didn't seem to mind seeing them in their slimsy, stringlike wrappers—think of it—all about the house in wrappers—in the afternoons, too! And such stockings! Would you believe it?—all cotton, and the biggest kind of checks! And positively the way he jested with those females—why, my dear, it was perfectly—I can't tell you. And he had always been such a perfectly lovely young man, too; so refined. You can't tell me Blood will tell. Why, do you know, once . . . I am almost ashamed to tell . . . one of those unspeakable country girls, you know . . . her skirt came unfastened while they were playing some terrible running game, and she just stepped out of it as calmly—didn't even blush. And do you know, he actually jested with her about it—just like a country lout. My dear, it was awful! The fact was, that William had got

among living people at last, and the hearty instincts of the human animal asserted themselves. He took up the new life gladly; for suddenly he perceived that many things we prate most about are incidentals, not essentials—that the true nature and life of man are deeper than mere outward fashions and habits and that these things, which once he would have called vulgar, were not so, but healthy freedom and honest unconventionality.

A very comfortable sort of life it was, this among people who felt and showed a genuine affection for him. They weren't expecting great things from him—just the faith and courtesies of kinship and friendship. And yet they were proud of anything out of the common done by one of "the folks." In such an existence, worry and disappointment had small place; weltsehmerz was an unknown thing. He stayed on, and on, becoming saner in his philosophy, because less philosophical; healthier in his thoughts, because living more; and happier in his life because taking no thought to happiness.

Thus the world changed to him. The former ambitions, centred in self, failed away. The burden of the world lay no longer on him, and he was stronger and wiser to bear it; for he was leaving it to God. He lingered still, and from day to day picked up acquaintances and friends and the ways of plebeian life. He must go on—next week—he said. But still each week he stayed.

And the longer he stayed the more he found himself at ease at last, and the more (had you guessed it?) he fell into the company of a cousin—that one whose lingerie had ensnared her feet. They were nearly of an age, and they joked and laughed, and romped together like boys. Oh, William had fallen, all right. "The idea of admiring a girl like that. Well, I'm glad . . ." And so Mrs. Grundy had her say, as usual. But nobody, except Mrs. Grundy, cared.

But what would the old lady have said had she known that he really liked Car'line better when he found out that she could be "spoony!" Well, William had fallen so low that he didn't worry anything about it. He had found a living, hearty example of a very wholesome class, and she was making him over. He held her hands surreptitiously with as much pleasure, and slipped his arm around her with as much enjoyment when they went out driving together, as if his veins had never been clogged with culture. All of which things are low. But it is not always easy to live in rare atmospheres. Besides, high altitudes are not good for certain ailments.

The end was, therefore, that one evening—when they had driven into town with some "truck" and had got back again—after she had run the roadwagon into the shed while he watered and stabled the horse—he took her hand as they walked up the littered path, under the gnarled old apple trees near the coops where the young turkeys were—and asked: "Car'line, how'd you like to marry me?"

To which she said simply, "Why, all right, I reckon, Will."

And as he could not decide on any time for going on, he is there yet.

There are seven hundred people in the town, and he is friends with five hundred of them and not strictly an enemy of any. He lives on seven hundred and fifty a year, raises chickens, and keeps a cow.

And Car'line makes their own butter.

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Use

**LEONARD  
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IT DOES RELIEVE DEAFNESS  
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it in back of the ears and insert  
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## Science Discovers the Secret of Caruso's Wonderful Voice



Why is it that the humble peasant boy of Italy became the greatest singer of all time? This diagram of his throat will show you. Caruso's marvelous voice was due to a superb development of his Hyo-Glossus muscle. Your Hyo-Glossus muscle can be developed, too! A good voice can be made better—a weak voice become strong—a lost voice restored—stammering and stuttering cured. Science will help you.

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A few very fortunate persons—like the late Caruso—are born with the ability to sing well. But even Caruso had to develop his Hyo-Glossus muscle before his voice was perfect. You can develop a beautiful singing or speaking voice if your Hyo-Glossus muscle is strengthened by correct training. Professor Feuchtinger, A. M.—famous in the music centers of Europe for his success in training famous Opera Singers—discovered the secret of the Hyo-Glossus muscle. He devoted years of his life to scientific research and finally perfected a system of voice training that will develop your Hyo-Glossus muscle by simple, silent exercises right in your own home. The Perfect Voice Institute guarantees that Professor Feuchtinger's method will improve your voice 100%. You are to be your own judge—if your voice is not improved 100% in your own opinion, we will refund your money.

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Hundreds of famous singers have studied with Professor Feuchtinger. Over 10,000 happy pupils have received the benefits of his wonderful training. You do not know the possibilities of your voice. If you want to sing—but lack the proper training because you have not the time nor means to study—here is your chance. You can now train your voice at a very small cost in the privacy of your own home.

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You will do yourself a great and lasting good by studying this book "Enter Your World." It may be the first step in your career. Do not delay. Mail the coupon today.

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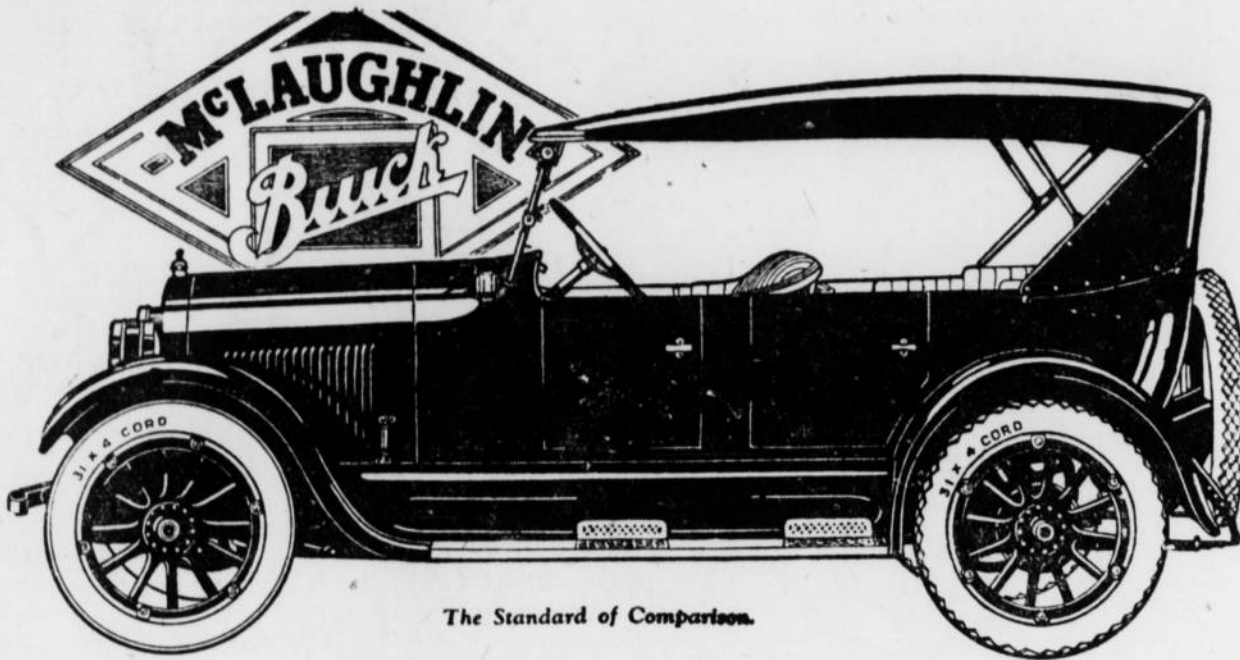
Singing . . . Speaking . . . Stammering . . . Weak Voice

Name . . . . .

Address . . . . .

Age . . . . .

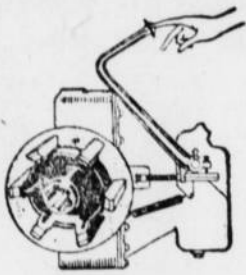




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## The New 1923 Master-Four 35 Special

New improved features and refinements make the 1923 Master Four 35 Special a car of outstanding value.



The Famous  
McLaughlin-Buick  
Clutch

A finger's pressure disengages the McLaughlin-Buick multiple disc clutch, yet the clutch is absolutely positive in its action. The clutch in all 1923 models has been still further improved by making the clutch hub a drop for 'leg' with ground bearing surfaces, instead of malleable iron.

Equipment includes: Spring steel nicked bumper, approved transmission lock, leather upholstery, cord tires, one-piece crowned fenders, drum type head and parking lamps, scuff plates, aluminum bead where hood meets cowl; dumb-bell radiator filler cap; combination tail and stop light; walnut instrument board and walnut steering wheel, engine primer, compartment for side curtains, rear vision mirror, windshield wiper, etc.

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Master Fours—23-35 Regular, \$1235; 23-34 Special, \$1275; 23-35 Special, \$1295; 23-36 Coupe, \$1645; 23-37 Sedan, \$1950; 23-38 Touring Sedan, \$1855. Master Sixes—23-41 Touring Sedan, \$2725; 23-44 Special Roadster, \$1695; 23-45 Special, \$1745; 23-47 Sedan, \$2795; 23-48 Coupe, \$2675; 23-49 Special 7-Passenger, \$2095; 23-50 Sedan, \$3095; 23-54 Special, \$2295; 23-55 Special, \$2375.

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No work that you farmers do is too rough for clothes made out of Stifel's Indigo Cloth.

All Overalls, Jumpers and Work Clothes made of this cloth last longer, wash better and keep their "looks."

See that you get it. Look for this boot shaped trade mark stamped on the back of the cloth.



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**NOTICE LANDS AND MINERALS—THE HUDSON'S BAY COMPANY**  
offers for sale approximately 3,000,000 acres of Desirable Agricultural Lands in Manitoba, Saskatchewan and Alberta.  
Various parcels may be leased for Hay and Grazing purposes for three or five-year periods, at reasonable rentals. The Company is also prepared to receive applications for Coal Mining and Other Valuable Mineral Leases actually needed for development. For full terms and particulars apply to Land Commissioner, Desk T., HUDSON'S BAY COMPANY, WINNIPEG, MAN.

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Will stand more frost, pump easier, last longer, cost less than any pump made. A full line of Gasoline Engines, Windmills, Water Tanks, etc., kept in stock. Write for catalog G.

Address:  
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## Are Abundant Crops a Blessing?

Continued from Page 4

with production three times. In three more of the eight years a smaller crop brought a larger total value than its predecessor, and in two other years increased production meant smaller revenue.

### Purchasing Power

As already pointed out the most significant figure in measuring farm prosperity is purchasing power, which expresses the relationship between the prices of commodities which farmers buy and the value of the goods they have for sale. It is particularly significant when computed as in the accompanying table, on the basis of total value of crops instead of on the basis of price per unit. Concretely, the data show that in the year following the harvesting of the 1921 crop, seven farm crops could purchase only 88 per cent. of what they could in 1913. It must be remembered, too, that we experienced an increase in population in those nine years, and that this 88 per cent. was divided among more individuals than the 100 per cent. in 1913. The 1921 census shows a rural population of 1,252,753. With an estimated rural population of 952,445 in 1913, it is apparent that the purchasing power of the average individual was last year 70 per cent. what it was in the year before hostilities commenced.

This study has taken no account of the increased expense of producing the bigger volume. If the abundant harvest comes as a result of favorable growing conditions the extra expense would not be large. If it is due to the expansion of the acreage, the added cost would be an important item.

### Intangible Influences

There are indirect influences flowing from abundant crops which are beneficial to the whole nation and react to the benefit of agriculture. With the promise of generous harvests, factories are likely to expand their activities, and this will later bring to the farmer a greater volume and variety of finished goods, presumably at lower prices. This will add to his real prosperity.

A similar study to this one in the United States shows that farmers in Western Canada did not suffer so severely during the period of deflation as the American farmer. In the year when our crops were 88 per cent. of 1913, American farm crops were worth 61 per cent. by the same comparison.

The practical question confronting the business man is this, what will the spending power of the western farmer be for the next twelve months. In the United States where the season is more advanced, statisticians prophesy an increased purchasing power for what is now known to be a much larger crop than that of 1921. The anticipated increase in Western Canadian production is so great that in spite of a discouraging unit price outlook, it is a safe prediction that the total spending power of the prairie farmer will be materially greater than in 1921.

### Disc Recleaner Looks Good

The much-heralded trial of the disc recleaner attachment for removing dockage at the separator was held at the Manitoba Agricultural College, September 27. The machine lived fairly well up to the promises made for it in spite of the fact that it was operating under difficulties. It has been shipped without spouts and those hurriedly made on the morning of the trial allowed some leakage after a successful separation had been made. The grain threshed was very dirty, containing a large variety and an abundance of small seeds, practically all of which were taken out of the grain. R. H. Black, who has charge of the machine for the U.S. government, is certainly a game little demonstrator. As the grain did not contain enough wild oats to suit him, two bags of this weed seed were obtained which he caused to be fed continuously into the return elevator conveyor. In this case again, the separation was practically complete. The recleaner failed to remove more than half of the Great Ragweed, this being the only seed which passed into the clean grain to any extent.





# How To Make Money at Home in Spare Time!

*Every Wife or Self-Supporting Girl Can Use Extra Money for Clothes. Why Not Make It Yourself—Right at Home, This New Way?*

**I**S the more-money problem worrying you? Does it seem as if the rent comes due oftener, that the children's clothes wear out quicker, the family bills pile up higher than before?

Does it seem as if the dollars simply will not stretch to meet the bills and still get the things you need and want?

Think what it would mean, then, to be able to earn at home the extra amounts you need for the little luxuries you desire. Think of having always at hand a means of turning your spare hours into money!

If you are ambitious, if you want more money, if you have some spare time each week, plus the will-to-work and a degree of adaptability, you CAN turn your spare hours into dollars by knitting Olde Tyme All-Wool Socks at home on the Auto Knitter.

Mrs. John Fitzgerald, a Newfoundland woman whose husband was working only half-time, took up Auto Knitting in order to increase the family income. By managing her time systematically, she is able to make substantial amounts without interfering with her household duties. When she sells her output locally, to stores and neighbors, she often makes \$35.00 a week clear profit. Mrs. Fitzgerald writes:

"I have made with my machine the net sum of \$500.00. This sum has supplied me with the necessary wants for two years, and I have been able to put some aside for a rainy day. I have also purchased a beautiful kitchen range, some pieces of furniture, a lovely sleigh for my horse, a clothes-wringer and many other useful things, besides clothes for my children. All these things I would never have attained if I had not purchased my machine some two years ago."

The home of Mr. and Mrs. Percy W. Taylor, of Alberta, has been made much more prosperous and happy by the use of an Auto Knitter. They have a large family and the problem of making ends meet became all-engrossing. Then an Auto Knitter advertisement showed the way to make money at home, and now the Taylors have this to say of their success:

"Within fifteen months after getting our Auto Knitter, and after having provided food, clothing and other incidentals for a large family, we were able to pay \$600 cash for a piano. The oldest child now takes music lessons. The regular income that the Auto Knitter brings in pays the bills and brings a confidence and encouragement that knows no doubt, as it has been our mainstay and comfort in times of adversity."

When Mrs. A. A. Clark and her husband, of Alberta, hopefully rented a farm they expected to make good money, but what with drought and poor prices their plans failed and they were forced to find some way of making extra money. Then it was that the Auto Knitter came to help. Mrs. Clark now writes:

"We had planned to send the whole output to the company, but when we saw what a good article the machine could produce and how readily they sold, we decided to build up a good local trade. In all we have made over \$200.00 this last winter."

These are but a few of the many people who are turning spare hours into cash with the Auto Knitter. Many workers whom we prefer to class as exceptional, report much larger earnings than those we mention. The earnings vary with the amount of time devoted to the work and the speed of the individual operator, but whether the amount be large or small, it is most welcome, and helps to make the lives of these workers easier and happier.

## Guaranteed Price for Standard Products

You are given a signed Five-year Contract, guaranteeing you a market for every pair of standard Olde Tyme Socks you produce, and fixing a definite price which you will be paid for your work, in addition to which you will be furnished with yarn to replace, pound for pound, that which you send us in the form of socks.

You can work as much as you please or as little as you please—and the standard product you complete can be disposed of promptly and profitably to the company. You are not compelled or obligated in any way to send any part or all of your work to the company unless you wish. You can make socks and sell them to your friends, neighbors and local trade. But if you prefer not to canvass or do any selling, then it is always your privilege to send your standard socks to us and receive our fixed rate of payment, together with replacement yarn.

## More Than \$18,000 a Year Being Paid to Workers

To workers who are taking advantage of the Work Contract, we are now paying earnings at the rate of more than \$18,000 per year. In addition to this, we are shipping workers more than \$92,000 worth of fine Olde Tyme Wool Yarn.

From these workers, we are receiving Olde Tyme Wool Socks at the rate of more than 150,000 pairs per year. This does not include the large number made by workers and sold to their own trade. This immense number of pairs are received at the factory, where they are sorted and shipped to more than 1,000 dealers in all parts of the country, including department stores, men's furnisiers and general stores.

Yet out of this large number of socks received, from novices as well as experts, from new workers as well as old, less than 5 per cent. have to be laid aside and returned as being below the standard set for Olde Tyme All-Wool Socks.

## Positive Proof of Success

The large volume of socks received shows that Auto Knitting is not an exclusive accomplishment, confined to the abilities of the few, but a profitable home occupation that can be successfully entered by the average individual.

## Do You Want a Share of This Money?

Would you like to receive checks in your mail, paying you for spare time effort at home? Would you like to have a portion of this money that is being paid to Auto Knitter workers? Would you like to be one of the successful Auto Knitter owners who have banished their more-money worries and who have always at hand a means of turning their spare moments into money?

## Send for Fact-Stories and Full Information

If you have the slightest desire to earn more money—if you want to turn your spare hours into cash, then send the attached coupon today for full details of our offer, with stories of success telling what others have done and how you can get into the work.

Don't delay. Send the coupon today. Get the facts. Then decide for yourself. You do not want to postpone the day when you can have extra money—so don't postpone sending the coupon. Make up your mind to let your spare hours solve your money worries. Get the coupon in the mail this very day.

THE AUTO KNITTER HOSIERY (Canada) CO. LTD.

Dept. 2910, 1870 Davenport Rd., W. Toronto, Ont.

THE AUTO KNITTER HOSIERY (Canada) CO. LTD.

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Send me full particulars about making money at home with the Auto Knitter. I enclose 3 cents postage to cover cost of mailing, etc. It is understood that this does not obligate me in any way.

NAME .....

ADDRESS .....

CITY..... PROV.....

Grain Growers' Guide, Oct. 4, '22



## TO THE FARMER

Small amounts saved regularly soon reach a large total. Deposit each week part of the money you get from your cream, butter and eggs and watch your Savings balance grow.

WE WELCOME SMALL ACCOUNTS.

559

## THE CANADIAN BANK OF COMMERCE

PAID-UP CAPITAL  
RESERVE FUND

\$15,000,000  
\$15,000,000



## FARM DEVELOPMENT

THERE may be a number of improvements you want to make about the farm. A loan may be obtained from this Bank on the security of threshed grain or against bills of lading. Talk things over with our manager—he will help you if he can.

The Royal Bank of Canada

231

## Safe and Convenient When Remitting Money

There is frequent necessity in business and personal affairs for remitting money by mail. The safest and easiest mediums for this purpose are Bank Drafts and Money Orders.

You can secure these at any branch of the Imperial Bank — drafts for the larger amounts, and Bank Money Orders up to fifty dollars.

315

## IMPERIAL BANK OF CANADA

Over 200 Branches—97 Branches in Western Canada



FIRST IN THE NORTHWEST

### \$10,000 for \$5,000

Possess one of our \$5,000 Double Indemnity Bonds, and, if you die from any accident, we'll pay your wife or estate \$10,000. How's that for a bargain?

309

**The NORTHWESTERN LIFE ASSURANCE COMPANY**  
H. R. S. McCABE MGR-DIR. F. O. MABER SEC-TREAS  
NORTHWESTERN BLDG. 166 DONALD ST., WINNIPEG CAN.

Classified ads. make money for others—why not you?

It is not possible to say from this test what the capacity of the reclaimer is as the model used was built for a large sized separator and that used in this particular instance was a 28-inch cylinder Case. The separator was crowded to capacity without producing any effect on the quality of the work done by the reclaimer.

It now remains to be seen if the attachment can be manufactured at a cost which will bring it within the means of threshermen.

### Cleaning Up With Brome

Dr. S. A. Bedford, Manitoba's weeds administrator, reports on a large scale experiment, at Camp Hughes, to clean up an area infested with Russian thistle by seeding down to brome grass. The property, consisting of about 800 acres, was the mobilization camp for Manitoba and Saskatchewan, and is under the control of the Dominion Department of Militia.

Dr. Bedford says:

"For some years a large portion of this camp has been badly infested with Russian thistles, which thrive on this class of soil. During the past summer the officers of Military District No. 10 have been very successful in changing the whole appearance of the camp.

"They first double disced the land, then sowed brome grass seed at the rate of fourteen pounds per acre; afterwards double disced the second time. This work was done in the early summer. There are now very few thistles and the ground is covered with an excellent catch of grass which is evidently very palatable, for scores of cattle from adjoining farms are feeding on it all the time.

"If the brome grass continues to thrive and keep down the Russian thistles, this work will prove an excellent illustration of the usefulness of brome grass for this purpose."

### Why Fall Irrigate?

If irrigation means anything it means insurance against failure of crops from drought. At the present time grain comprises considerably over three-quarters of the crop on the average irrigated farm in southern Alberta. Except in very wet years there is a period of less than 30 days in each season when grain must be irrigated if the best possible crop returns are to be had. The main canals are not designed to deliver to all of the farms, in such a short length of time, sufficient water to irrigate this amount of land.

The experience of farmers during the recent dry years has fully indicated that but few of them are in a position to irrigate such a large proportion of their holdings in such a limited time, even when they are supplied with much more water than their legal rights entitle them to. Under present conditions, therefore, the peak load, not only as to the amount of water demanded from the main canals but as to the actual work of spreading the water over the land, is greater than is practical.

The simplest method of avoiding this difficulty is fall irrigation. Grain grown on land irrigated the previous fall will stand one to three weeks more drought without further irrigation than grain on land not fall irrigated, and in a moderately wet season will produce a maximum crop without any summer irrigation. What applies to grain applies equally to other annual crops such as potatoes, sunflowers, corn, etc. With hay crops, both alfalfa and grasses, the advantage of fall irrigation is very marked ensuring a vigorous, strong early growth no matter how dry the spring may be.

Every farmer on irrigated land should prepare to fall-irrigate at least a portion of his farm this year. The hay meadows will probably be the most convenient to begin with on account of the crop being out of the way and the land clear. Every acre of stubble land possible should then be "wet." It is not advisable to plow first, the irrigation is much more important than the plowing. On account of our short, intense growing season the period during which growing crops can be irrigated with profit is short, consequently the wise farmer is he who lengthens out the irrigation season by storing water in the soil before winter sets in.—W. H. Fairfield.

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# What It Costs to Kick a Hog

*Bruises on Hogs Cut Down the Size of the Farmer's Check*

A SHORT time ago, Swift & Company made a six days' careful check on the injured cuts of meat passing through the cutting room of their plant at South St. Paul.

Of all the cuts of meat passing through the plant during that time, slightly over 15 per cent. showed injury from bruises, the greater part of which were entirely unnecessary.

The greater number of these injuries were to the hams, bellies and backs. They ranged from whip-welts to deep wounds that looked as though they were inflicted by forks.

This led to an examination of the conditions at the yards. Canes and whips were thrown out, and a light slapper, made of belting, was substituted. Then another check was made, and very little difference in the total percentage of bruised cuts was observed.

Where, then, does the damage occur? Its effect is at once apparent as you enter the cutting room. A whip-welt, even a light one, or the blow of the flat side of a board, will cause the blood to settle in the white fat underneath the skin. A cut so damaged is thrown out of first grade, and its price, wholesale to the retail trade, is cut anywhere from one to four cents a pound.

### 75 Cents per Kick on 20-Pound Ham

On hams, where a large percentage of the injuries are to be found this loss is about three and three-quarter cents, or for a 20-pound ham the effect of a kick or other bruise is in the neighborhood of 75 cents loss in sale value.

If one tries to picture the causes of these bruises it takes him back from the killing room down the chute to the yards where the hogs are penned and fed before killing, and where a little of the injury may occur.

The next step on the way back home is the unloading chute at the yards. Often this is steep, unclated, with no sideboards. Such a chute is the undoubted cause of much of the bruising seen. The hogs have to be driven to take the steep incline, are often clubbed and pounded until they make a wild break for the open door, rush over and throw one another to the ground, and often seriously injure themselves.

An unloading chute with sides, and cleated, is not so expensive but that it can be afforded at every unloading alley. This will stop one of the causes of waste.

The next possible cause of losses through bruising is to be looked for in the ear itself. Is the floor free from nails, holes, splinters? Are nails projecting through the sides of the ear? Is there bedding—sand in summer and straw or hay in winter—to induce the hogs to rest quietly on their journey?

### What Happens at the Loading Station

Now we are back at the loading station. What are the chances of injury here? I have seen yards where the escape of a hog without injury of some sort might be considered a matter of luck. Broken pieces of boards, nails, stones, slippery mud, a chute the twin brother of that other one at the termi-

nal yards—all of these can be found in many a country yard, and each one of them is in part accountable for the bruises that show up in the packing plant.

Are the hogs loaded with care? Are the men allowed the use of clubs, stones, whips, forks?

I have seen all these used. Haven't you?

Is plenty of time taken in loading the hogs into the cars, or are they hustled and worried into a heated and quarrelsome mood? It is my guess that a large part of the injuries occur, in one way or another, between the end-gate of the farmer's wagon and the floor of the car. At any rate, the man who is trying to save himself the losses that come from rough handling will do well to see what goes on between unloading and ear-loading at the local yards.

Sometimes the hogs have to jump from the end of the wagon box to the ground. Try throwing yourself from a height equal in proportion, and then try lighting on your fingers. For the third time—use a good, side-protected chute.

Now we are getting back home, where, of course, nothing ever happens to mar the placid life of Mr. Hog. Or does it?

How about loading day? Are the hogs quietly penned up, quietly herded into an alley provided with a proper chute and with gates to cut off bolting and almost certain injury? Are whips, clubs, stones, shovels, end-gate rods, pitchforks, bad temper, all taboo?

Now and then one of them slips by and mars an otherwise pleasant day. Also cuts the market value of your hog.

Are the hog's sleeping quarters free from spikes, nails, wire fencing? Does he have enough bedding in cold weather, and a cool place to sleep in hot weather? Is he content with being just a hog, or is he as dissatisfied and quarrelsome as some of us human beings?

I think that you will find, in the list of things I have mentioned, most, if not quite all of the causes of meat injury as it shows up in the packer's cutting room. Most, if not all of them are quite unnecessary. Not one of them can be justified on the ground of economy.

### Carelessness Accounts for Most Losses

Instead, a carelessness that is wasteful accounts for most of the trouble and loss. It's too much trouble to get ready for the only-now-and-then job of loading hogs on the farm. It's nobody's particular business to keep things in spick-and-span condition at the local yards. The same chap—Nobody—takes time to examine the inside and floor of the car. Nobody is responsible if a hog falls at the time of unloading and breaks a leg—regrettable accident, of course, because it takes time to drive a "crip" down to the killing room!

But it now has become somebody's business that the hogs receive humane treatment while in the yards and while on their way from the yards to the killing room.

This is not because of thin-skinned sentiment in any degree. It is simply a cold matter of dollars and cents.



## The Tester Knows

The only sure and accurate way to determine just how close your separator is skimming is by means of the Babcock Test, and the most accurate operators of the Babcock Test are the cow testers employed by the various cow testing associations. The following statements from cow testers are interesting:

—"The closest skimming of milk I have in this association is done with a De Laval. Of the 29 separators in this association 16 are De Laval."—Tester for the second largest association in Minnesota.

—"De Laval Separators and Milkers are to my mind superior to any other makes. The separator is the most efficient skimmer of milk and its durability is lasting. In this community we have practically all De Laval Separators."—Tester for a Pennsylvania association.

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"What do you do?" I asked a buyer, as we stood talking of the causes of the injuries to the meat we were examining.

"Do? When I know that a shipper handles his stuff as some of the has been handled, I bid for it with the loss off in mind. That's what ought to be done, hadn't it?"

I agree that it had ought to. Don't you?—Hugh J. Hughes, in Wallace's Farmer.

### Lessons From Endurance Test

An account of a 300-mile endurance race for saddle horses is very entertainingly told by Wayne Dinsmore, in the August 31 issue of the Breeder's Gazette. Endurance tests, commonly called races, are held to determine what horses possess the greatest powers of endurance under conditions approximating forced cavalry marches. The purpose is to determine, as nearly as possible, what types of horses excel in such work, and what breeds or bloodlines are best suited to produce saddle horses with extraordinary staying powers.

About 50 horses commenced training in the spring for this race, held in Colorado, but only eighteen were considered possible starters a week beforehand. Six of these dropped out and only a round dozen crossed the barrier. All had been weighed and examined for soundness on the day preceding, and every defect of any kind whatever was recorded, so as to determine just what weakness, if any, would develop. Action at the walk, trot, canter and gallop was also entered for each horse.

### Rules Governing Contest

Each horse had to cover 60 miles a day for five consecutive days. No horse could finish in less than nine or more than 11 hours each day. Speed counted 40 and condition 60 points. Each minute a horse was late one-fifteenth of a point was deducted from his score.

Some riders undertook to cover the 60 miles in nine hours, which meant, counting time out for watering and lunch, about eight hours of actual riding time, requiring an average speed of seven and a half miles per hour. Others figuring on probable exhaustion of horses ridden so rapidly for five days, rode more slowly, preferring to sacrifice some points on speed for an anticipated better condition at the finish.

No contest heretofore held presented so wide a diversity of types. The first horse to go out was a chunky type company of a sort that is liked by many cowboys because of easy-keeping qualities. He went out at noon of the second day, at the end of 90 miles, on account of exhaustion. Another rather upstanding type went out for lameness on the second afternoon. A third, one of the best, from the standpoint of conformation, went to the bad at 9 a.m. the third day, at the end of 135 miles, and a fourth was so lame at the beginning of the fourth day, after covering 180 miles, that he was not started.

The other eight finished, although two of them showed some slight lameness on the last two days. Only three horses, out of all that started, finished without showing any signs of lameness in the test or at the finish, and these were the only straight-gaited horses in the contest. One, the blue-roan cowpony Rabbit, paced at a slow gait, but trotted true.

### The Importance of Action

The behavior of all horses was closely studied from start to finish, and in every case the horse that was inclined to be "nigger-heeled" or "pigeon-toed," with defects in action, such as paddling, winging or interfering, had such defects accentuated as time went on, and cut his pasterns or bruised his fetlock joints before the test ended. There are exceptions to all rules, but Major Leonard, who has ridden in one and served as a judge in four endurance contests, says:

"These contests have fixed indelibly in my mind the fact that straight action is a utility characteristic of the highest importance, which horse breeders generally have not fully appreciated. Defective action means self-injury when horses are tired, and earlier disability. The results of all endurance tests, so far held, bear out in most conclusive manner the position taken by

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British army officers who purchased horses here during the world war. They refused to buy horses with material defects in action, on the ground that such horses, when tired, became disabled quickly—and this is the one point which every endurance test has stressed in particular."

The race closed on the evening of August 5, and at 9 a.m. on the following day the horses were taken out and judged for condition. Every one was given a searching examination for any injuries or unsoundness which had developed in the course of the race. One had acquired a pair of curbs and filled tendons; another that had gone sound every day was slightly filled in the tendons of one fore leg, and was lame; another that had gone slightly lame a time or two was slightly filled in tendons, and was lame; another that had gone lame from interference during the last two days of the race, came out almost all right.

The height and weights of horses in the endurance test:

Name	Height	Pounds wt. at beginning	Pounds wt. at finish	Pounds loss
Norfolk Star	16 hds. 1 in.	990	950	40
Rabbit	15 hds. 1 in.	990	960	30
Fox	15 hds. 1 1/2 in.	975	930	45
Jerry	15 hds.	925	867 1/2	57
Maltese Cat	15 hds.	930	875	55
Rumford	15 hds. 2 1/2 in.	1,000	935	65 1/2

The detail of awards is as follows: First, Norfolk Star, officer's charger, thoroughbred; second, Rabbit, cow-pony, breed unknown; third, Fox, cow-pony, noted as cutting horse, half-thoroughbred; fourth, Jerry, officer's charger, standardbred cross; fifth, Maltese Cat, polo pony, three-quarter-thoroughbred; sixth, Rumford, approached the hunter type, used for pleasure riding, sired by a quarter-horse.

### Inbreeding and Vigor

Results that point the way to an important application of inbreeding in the improvement of livestock have been obtained by the United States Department of Agriculture, after 15 years of experimentation in which 34,000 guinea pigs were used. A noteworthy result is that after 20 generations of the closest inbreeding in several families there was no very obvious degeneration. The principal characteristics studied were the mortality at birth and between birth and weaning, the weight at various ages, the regularity in producing litters, the size of litter, and the resistance to tuberculosis.

Although there was no conspicuous degeneration in the animals produced by continued inbreeding, on the average there was a decline in vigor. As the breeding went on there developed a conspicuous differentiation among the families. The elements of vigor are inherited independently of each other, each family being characterized by a particular combination of traits, usually involving strength in some respects with weakness in others.

Crosses between different inbred families have resulted in a marked improvement over both parental stocks in every respect. This improvement appears to its full extent in the first cross in the case of adult weight and resistance to tuberculosis. The mortality between birth and weaning has been found to depend about three-fourths on the breeding of the young and one-fourth on that of the dam. There is thus a marked improvement in the first cross (about 11 per cent.) in spite of the inbred dam, but there is some additional advance in the progeny of a cross-bred dam and an unrelated sire.

In the rate of gain between birth and weaning the breeding of the dam and of the young are about equally important. Birth weight depends largely on the dam—about three-fourths—and only one-fourth on the breeding of the young, and for this reason there is but slight improvement in this respect until the second generation. The mortality at birth is almost wholly a maternal affair. Cross-breeding of the dam adds about 7 per cent. to the chances of the young.

The heredity of the young counts for nothing in frequency or size of the litter. The sire is somewhat more responsible than the dam in the former

case, and the dam seems to be wholly responsible in the latter. Frequency of litter was increased more than 30 per cent. and size of litter more than 10 per cent. when both sire and dam were cross-bred.

The number of young raised per year by an average mating depends on four of the above elements of vigor—mortality at birth and between birth and weaning, and frequency and size of litters.

Progress by ordinary selection of individuals is very slow. A single unfortunate selection of a sire, good as an individual but inferior in heredity, is likely to undo all past progress. But by starting a large number of inbred lines, important heredity differences are brought clearly to light and fixed. Crosses among these lines ought to bring back any vigor lost by inbreeding and particular crosses may be expected to show a combination of desired characters superior to the original stock. It is clear that a cross-bred stock can be developed which can be maintained at a higher level than the original stock, a level which could not have been reached by selection alone. Further improvement may be brought about by a repetition of the process—by developing new inbred strains from the improved cross-bred stock, followed by crossing and selection of the best crosses for the foundation of another new stock.

This acid test for bringing out the strong points and weaknesses in families has not been unknown in the past. In fact, most of the recognized breeds of livestock were developed, more or less unconsciously, in this way. Close inbreeding was practiced by pioneer breeders, among them Bakewell, the Collings, Bates, Cruickshank and Hower. Further development may be expected by intelligent application of the same principles, on which this experimental work has thrown much light.

The Saskatchewan Sheep and Swine Sales this fall are being held as follows: The Saskatoon Sheep and Swine Sale on Friday, November 3; the Regina Sheep and Swine Sale on Wednesday, November 8. These are both being held in connection with the two winter fairs; the Saskatoon Winter Fair being on November 2 and 3, and the Regina Winter Fair on November 7 and 8.

The prize list of the Royal Agricultural Winter Fair, to be held at Toronto, November 22 to 29, now being distributed, covers the whole field of agricultural endeavor, including horses, beef and dairy cattle, sheep, swine, poultry, pigeons, pet stock, dairy products, seeds, fruits, vegetables and flowers. The premium list totals over \$65,000.

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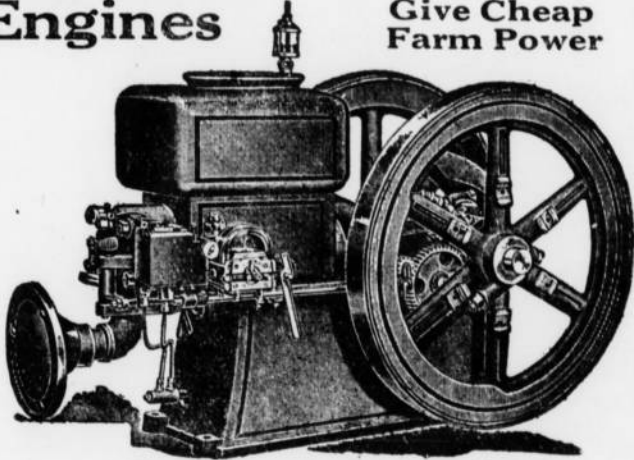
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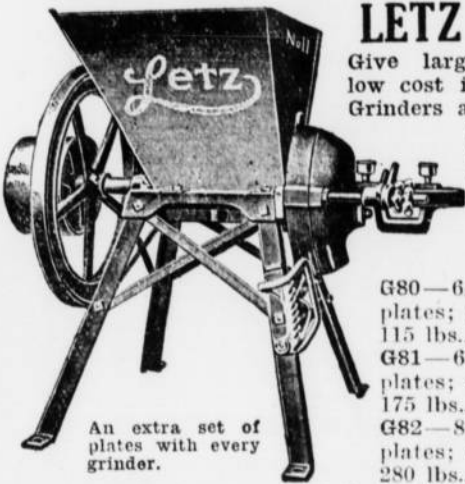
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3 h.p. Engine, weight 625 lbs.	\$ 95.00	
5 h.p. Engine, weight 912 lbs.	140.00	\$150.00
7 h.p. Engine, weight 1346 lbs.	185.00	195.00
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Engines are supplied full base for mounting on stationary platform, or half base, mounted on all-steel truck. Truck is furnished free with these portable engines.

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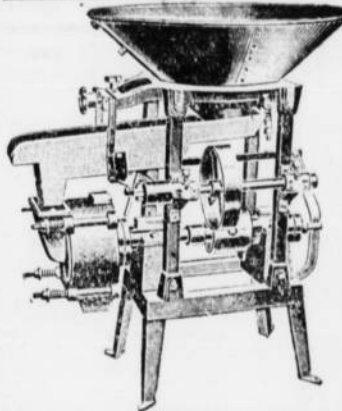


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V126—Gear, 3 1/2-in. arm, 3 x 1/2-in. tire; wt. 890 lbs.	80.00	
V118—Trees and Yoke, for standard wagons and gears, no stay chains; wt. 35 lbs.	3.75	4.00
Lazy-Back Seats, for standard farm wagons	3.75	4.00

## Get a Tank Heater

Now, Before Cold Weather Sets In.

	F.O.B. Winnipeg, Calgary or Edmonton
T1—Cast-iron, weight 110 lbs.	\$ 7.00
T2—Cast-iron, weight 155 lbs.	9.00
T3—Sheet-iron	3.75
T5—Cast-iron, submerged type	15.00

A few Corrugated IRON TANKS at greatly reduced prices. Write for prices and say what size required.

## Hand or Power Feed Cutter

A Limited Number of Stock

A splendid machine for the farm with a limited number of stock. \$18.00, shipped from Winnipeg. Power Pulley, \$1.50.

## Some Alberta Specials

Here are a few special offerings, available for shipment from Calgary or Edmonton only:

Power Washer	\$35.00
Double Tub Washer	50.00
16-inch Breaking Plow	25.00
16-inch Steel Beam Plow	19.50
5-Section Boss Harrows	25.00
45-gallon Steel Shipping Drums	6.90
55-gallon Steel Storage Drums	4.90
25-gallon Steel Storage Drums	3.90

\$8.00 for a Plow Bottom, Breaker or Stubble, 12-in., 14-in., or 16-in. Shipment from Calgary or Edmonton only.

## Horse Blankets, \$3.00

Shipment from Winnipeg only. White Duck Blanket, Kersey lined, 6 ft. 6 ins. long. A higher grade Blanket, extra large, of heavy white twill duck, for \$3.75.

# UNITED GRAIN GROWERS LTD.

The Organized Farmer in Business

WINNIPEG EDMONTON CALGARY





## Skin Beauty Promoted By Cuticura

Bathe with Cuticura Soap to cleanse and purify the pores. If signs of pimples, redness or roughness are present smear gently with Cuticura Ointment before bathing. Finally dust on a few grains of the exquisitely perfumed Cuticura Talcum.

Soap 25c. Ointment 25 and 50c. Talcum 25c. Sold throughout the Dominion. Canadian Depot: Lyman, Limited, 344 St. Paul St., W., Montreal. Cuticura Soap shaves without mug.

**RHEUMATISM, SCIATICA,  
NEURITIS**  
and all Nerve Troubles successfully  
treated at

## The Mineral Springs Sanitarium

ELMWOOD, WINNIPEG

This is also an ideal Convalescent Home.  
Write for full particulars.

Save the surface and  
you save all.

Save it with  
**Kyanize**  
FLOOR FINISH

## Let the Attic Disgorge

Chairs, dressers or tables now resting in dust-laden repose should be in active service downstairs.

Save them with KYANIZE Floor Finish, the ideal, easy-working, water-proof varnish. Eight shades, from Light Oak to Dark Mahogany, or clear varnish if you prefer.

Tough enough for floors—the very reason it's ideal for furniture.

**GUARANTEE**—Absolute satisfaction when applied as directed, or money back for the empty can.

Send for our free booklet, "The Inviting Home," illustrated in colors.

**FREE with this COUPON**

Present this advertisement to any Kyanize dealer with 15 cents for a brush to apply it and receive a Quarter-pint Can of Kyanize Floor Finish (any color) **FREE** of charge.

Manufactured by  
**BOSTON VARNISH COMPANY**  
324 Everett St., Boston 49, Mass. U.S.A.  
Canadian Wholesale Distributors:  
J. H. Ashdown Hdw. Co. Ltd., Winnipeg,  
Calgary, Saskatoon, Edmonton,  
Bogardus, Wickens Ltd., Vancouver, B.C.,  
distributors for British Columbia.

# The Countrywoman

## Why Not Children's Playgrounds?

**O**NE of the joys of belonging to a "newspaper family" is that one has such a very large number of friends. They are always springing into your circle of acquaintance at the most unexpected and happy moment, and telling you the kindest of things about yourself, frankly offering you criticism that helps you mend a fault, or giving you a perfectly new slant on some idea that you have been trying for a very long time to get your readers to understand and appreciate.

This week we had a letter from another woman reader on the question of playgrounds for children. The Countrywoman's heart went out to her because she was a woman with a will to do. As well as knowing what she wanted for her children, she had the initiative and strength of purpose to see that it was done. People who "want what they want very badly" in this life usually manage somehow or other to get them. She says:

"I picked up a city daily and the headline, Formal Opening of Children's Playgrounds, seemed to stare at me. Like a flash, I forgot this grey western country, and saw again in memory my girlhood days in a large city. I saw there the well equipped playgrounds, I saw the little four-year-olds go 'zip' down the slide, get up again with the happiest gurgly laugh, run round the ladder and climb to the top ready to try it all over again. There were swings and teeters and in a space by itself an immense sandpile, with a dozen happy contented children playing in it. A tug at my skirt and little three-year-old Harold, asking 'What shall I do now, Mamma?' brought me to earth. I sent him to feed the little chickens, but my heart swelled as I watched him go. Why couldn't he have a playground?"

"However, according to the clock it was time to put the kettle on and set about getting supper. Still as I worked the thought persisted, 'Why can't my baby have sand piles, slides and swings and teeters?' Nothing interesting to do all day, sitting on the back porch—would his little hands learn skill in handling objects, and would his little body receive the exercise needed in real joyful playing? I had wonderful dreams of the man he was going to be. Was I helping him start towards my ideal for him? Supper was ready by the time I arrived at the conviction that my boy would have a playground."

"The next day I asked for a spare team and a wagon. I was not daunted by the fact that the men were too busy to help. I loaded the shovel and all the children, including the baby, into the wagon and drove off to the sand pit about a mile away. It took us quite a while, but we made a sort of a picnic of it. And that night when a doubting daddy saw the happy children playing around their sandpile he capitulated entirely. 'Why it gives the place quite an air too' he said. 'Looks stylish and up-to-date. At this rate we will soon be right in town.'"

"Well, I hope so," I answered, "When we get around to it, I want to add a swing and a teeter, and when the boys get bigger, some parallel and horizontal bars. Then there is our poor lonesome school over there with no touch to the landscape around it but the unpainted barn and a plowed fire-guard. Playground equipment would not cost much, if it were home-made. It's just a little thought and enterprise on our part that is needed. The reason we don't have a good many of these things is because we do not want them hard enough. The ladies' aid or the women members of the Grain Growers' Association could furnish the money needed, and we could have a little bee. Surely we country people are not going to lag behind others in supplying a real need for our children."—Helen Luther.

## Introducing Strangers

There is nothing so embarrassing for strangers than to be introduced in a careless manner. In most cases it is thoughtlessness that makes people mumble names when presenting one person to another. Very little care is necessary in order to say Mrs. Jones' or Mrs. Smith's name clearly, and the result is that both are set at ease by knowing to whom they are talking. The main thing when introducing strangers is to take sufficient time and to speak distinctly.

While no one admires stiff and formal ways of making people acquainted, our western methods can often be improved upon. Too commonly we hear, "Mrs. R. meet Miss J." which is undoubtedly the shortest and quickest form in use. It is also the least refined. A more pleasing way is to say (plainly enough to be heard) "Mrs. R., may I introduce Miss J.?" or "Miss F. may I present



Chums

Mr. L.?" In reality such introductions as these only take a fraction of a minute and show the speaker to be a person of refinement.

In the case of a married woman introducing a relative, it is always well to mention her name: "Mrs. A., I do not think you have met my mother (or my cousin, as the case may be), Mrs. R." This saves confusion as strangers seldom know much about family names and should never be left in doubt. When introductions have been carelessly made, the best thing to do is to say something of this sort: "I am sorry, I did not hear your name." It is then possible to carry on an intelligent conversation.

Of course a stranger should always do her best to listen carefully when being introduced, and to remember the names of those she has met. Nothing gives so much pleasure to acquaintances than to be called by name. Care in giving introductions and in remembering people's names are qualities worth while cultivating.

## Filing Clippings

So often when one is called upon to prepare a paper for an address, or to gather information on a certain subject they are at a loss where to turn for material. Frequently they will recall to mind various articles which they saw printed on this very topic, but cannot remember the name nor date of the publication in which they appeared. They intended to save the articles, but it was so easy to forget, and now they must spend a great amount of time and worry over gathering material which by a little forethought might have been at their fingers' ends.

We all know what it is to put a paper by, promising ourselves that we are going to clip a certain article from that paper before it is destroyed. Usually when we attempt to find it we find that the good man of the house has used it to start the morning fire, or that the children have been cutting out illustrations or that someone has used it to set blackened kettles on, in order to protect the covering of the kitchen table, and the very thing we wanted is hopelessly lost.

One woman we know of has a certain spot—a shelf in the kitchen on which she places all papers and magazines which have not been thoroughly read. Woe betide anyone who destroys a paper on that shelf. After the family has finished reading them she goes carefully through the papers and clips all the articles she wants. At the time that she clips them she marks on the clipping the name of the paper, and the date, and this gives the information she has much more weight when she comes to use it for addresses or debates.

After the clipping has been done then the problem is how to keep them in such a manner that they will be easily and quickly found when wanted. There are a number of ways in which this may be done. Some like a scrap book and divide the pages off for different subjects and either paste the clippings in flat or just merely catch the top corner. This latter method makes them easier to discard when they become out of date.

Another very convenient and inexpensive method, and one which is used a great deal by newspaper offices and libraries where this is done on an extensive scale, is to use an envelope system of filing. Almost any size of envelope will do as the clippings can be folded if necessary, but the most convenient size is the large nine inch by 12 inch brown paper envelope. These may be bought by the hundred at a very small expense from the local stationer. Where a secretary of a club, or a society of women wishes to keep material on a great many subjects on file, they would find this system very convenient. It is an easy matter to mark the name of the

subject on the outside of the envelope, and the clippings are slipped in and kept for future use. Occasionally such a file needs to be gone through and out-of-date material discarded.

Where such a filing system is used by a club, a number of people should be responsible for collecting the material, for it often is a case of "what's everybody's business is nobody's business." Working together and covering a number of periodicals the club in a short period of time will have a file of material which will be extremely valuable.

## Wedding of Interest

A wedding of interest to Guide readers took place in Saskatoon on September 2, when Miss Mary P. McCallum became the bride of Dr. T. W. Sutherland. Miss McCallum is well known to members of the organized farmers' associations, as she took a very active part in both organization and platform work in their movement in all of the three prairie provinces. She is recognized as being one of the outstanding women speakers in Western Canada. For four years she was an associate editor of The Guide, and our readers will remember many feature articles and Countrywoman page editorials from her pen. A year and a half ago she severed her connection with The Guide, and accepted the position of assistant secretary in the Canadian Council of Agriculture.

Dr. Sutherland is also well known as he has lived in Saskatchewan for the last 20 years. He graduated in medicine from McGill in 1912, and after serving a year in a Montreal hospital, became inspector of health in Saskatchewan. In 1916, he went overseas with Saskatchewan Hospital Station Number 8 as captain, but later in France was promoted to major. At the close of the war Dr. Sutherland resumed his work with the department of health, and two years ago resigned that position and located in Shellbrook.

The wedding was a very quiet one, and after the ceremony Dr. and Mrs. Sutherland left by motor for a trip to Banff, where they will spend a month. On their return they will make their home at Shellbrook.



## NEW LAMP BURNS 94% AIR

### Beats Electric or Gas

A new oil lamp that gives an amazingly brilliant, soft, white light, even better than gas or electricity, has been tested by the U.S. Government and 35 leading universities and found to be superior to 10 ordinary oil lamps. It burns without odor, smoke or noise—no pumping up, is simple, clean, safe. Burns 94% air and 6% common kerosene (coal-oil).

The inventor, T. D. Johnson, 579 McDermot Ave., Winnipeg, is offering to send a lamp on 10 days' FREE trial, or even to give one FREE to the first user in each locality who will help him introduce it. Write him today for full particulars. Also ask him to explain how you can get the agency, and without experience or money make \$250 to \$500 per month.



## GALLOWAY CUTS THE MELON!

20 per cent. off latest catalog price on all orders received before October 10th.

LOOK AT THESE SPECIAL PRICES TILL OCTOBER 10th!

3 h.p. Engine, \$110.00.

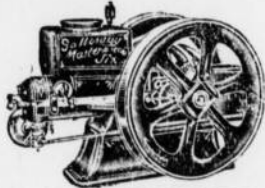
2½ h.p. Engine, \$84.00.

No. 9 or No. 11 Cream Separator, \$51.60.

Fully Guaranteed.

Order Today!

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Winnipeg

## "Here's a Sock for a Man!"



Made on the  
Auto Knitter

# Olde Tyme

ALL WOOL SOCKS

The Proud Product of  
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Made by hand in Canadian homes on the Auto Knitter from the finest, softest, pure worsted yarn, Olde Tyme All Wool Socks combine long wear with perfect comfort.

The elastic cuff makes them slip on easily; ankle fits snugly; full-ribbed leg of generous length; fitted feet; no tight toes or baggy heels.

In popular heather mixtures and plain colors. On sale at over 1,000 men's stores.

The Auto Knitter Hosiery (Canada) Co. Ltd.  
1870 Davenport Road West Toronto, Ont.

Live farmers buy, sell and exchange  
through Guide Classified advts.

## Commonwealth Bank of Australia

Continued from Page 7

reserve of gold coin amounting to not less than one-fourth of the amount of Australian notes issued up to seven million pounds, and an amount of gold coin equal to all Australian notes issued in excess of seven million pounds.

The same act prohibited the circulation of notes issued by a state six months after the commencement of the act, and state notes then ceased to be legal tender. At the same time an act was passed imposing a tax of ten per cent. per annum upon all bank notes issued or re-issued by banks in the Commonwealth after the commencement of that act and not redeemed. This soon resulted in bank notes being withdrawn from circulation. The Commonwealth Bank of Australia was by its act of incorporation expressly forbidden to issue notes.

In this way the Commonwealth government practically took over the sole right to issue paper currency in Australia, and the right was exercised until December 14, 1920, when an amendment to the Australian Notes Act came into force under which the note issue was handed over by the treasurer to the Note Issue Department of the Commonwealth Bank. This Act requires not less than one-quarter of the amount of notes outstanding to be held in gold coin or bullion, and the remainder or any part thereof; (a) on deposit with any other bank, (b) in securities of the United Kingdom or of the Commonwealth or of a state, (c) in trade bills with a currency of not more than 120 days.

The amount of Commonwealth notes outstanding at December 31, 1921, was £55,548,571 (\$269,966,055), against which there was a gold reserve of £23,320,197 (\$113,336,157) or 41.98 per cent.

The Commonwealth Bank, however, derives no profits from the note issue. The Note Issue Department being required to pay interest according to the amount of notes in circulation to the Commonwealth treasury.

For the fiscal year, ended June 30, 1922, the receipts of the Commonwealth government from profits on Australian note issue, according to the budget speech of the treasurer, were approximately £1,261,482 (\$6,130,802).

[Note.—In translating pounds into dollars the par rate of \$4.86 to the pound is taken in the above article.—Ed.]

### Save \$100,000 Co-operatively

The annual convention of the Farmers' Union of Oklahoma, just concluded in Oklahoma City, reports that the Farmers' Union Co-operative State Exchange saved over \$100,000 on merchandise purchased for the farmers of the state, including \$45,000 on binding twine, \$30,000 on coal, and \$20,000 on merchandise and food. Further savings were also made through the many co-operative stores, mills and elevators maintained by local farmers' unions.

The Oklahoma Farmers' Union reports a membership of 35,000. Similar organizations exist in 25 other states, comprising 20,000 local unions, each of which is a centre for co-operative education and the promotion of co-operative enterprises.

### Pigs Versus Swine

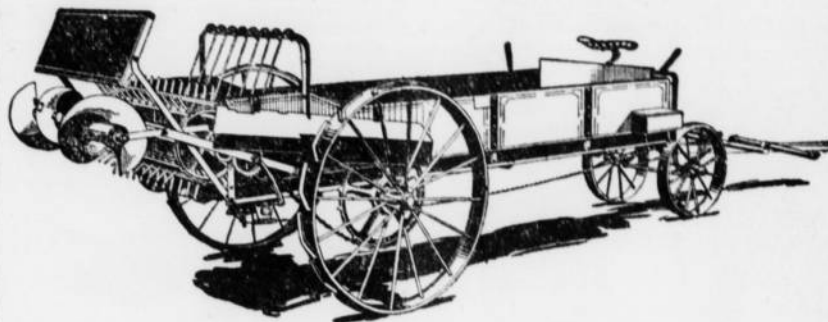
The rival claims put up by breeders for their favorite class of animal is like the competition in business. These claims discussed at various times and places arouse and keep up interest in the swine industry.

This preference for different varieties is good, too, for if each farmer and breeder all wanted the same breed of pig, this particular breed would bring an exorbitant price while the others could not be given away.

However, it would seem from good authority that there is no likelihood of any owner being forced to give away his herd of pigs. At least H. Thompson, of Regina, Sask., didn't find it that way, his big trouble was not having sufficient to fill orders. Here's his report after running a Classified Ad. in The Guide:

"I had splendid results from the ad. I placed in The Guide. I could have sold a lot more sows if I had had them to spare."

The basis of profitable farming is a fertile soil. In farming as in other businesses, there are poor years and good ones, but the farmer who keeps up the fertility of his soil will forge ahead.



## McCormick and Deering Manure Spreaders Increase Crop Yields

NO METHOD of maintaining soil fertility has proved so efficient as the proper application of barnyard manure. It is a foresighted policy to build up crop yields with a McCormick or Deering manure spreader. The increased fertility of the soil soon pays for the investment.

With roller bearings on the rear axle, these spreaders are light-draft. The work of breaking up the manure is done by an efficient steel beater with chisel-pointed teeth and a wide-spread spiral device, which reduces the chunks to fine particles and throws them evenly onto the ground, covering the full width of the 8-foot spread. The spreader box is only waist-high, making loading easy. See the McCormick-Deering dealer or write the nearest branch listed below for complete information.

### INTERNATIONAL HARVESTER COMPANY OF CANADA LTD.

HAMILTON CANADA

WESTERN BRANCHES—BRANDON, WINNIPEG, MAN., CALGARY, EDMONTON, LETHBRIDGE, ALTA., ESTEVAN, N. B., BATTLEFORD, REGINA, SASKATOON, YORKTON, SASK.

EASTERN BRANCHES—HAMILTON, LONDON, OTTAWA, ONT., MONTREAL, QUEBEC, QUE., ST. JOHN, N.B.

Blended for strength and flavor,

Gold  
Standard  
Tea.

Codville Company Ltd.



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## PIPE or PIPELESS HECLA MELLOWAIR FURNACE

The HECLA heating plant is the simplest because it hasn't an unnecessary part—that's why it saves so much fuel.

Send this  
Coupon for  
Free Facts  
TO-NIGHT!

CLARE BROS. WESTERN, LIMITED - WINNIPEG

Send me, free, all particulars about  
HECLA (Pipe or Pipeless) Furnace.

Name ..... Address .....



## Remember The Name

**"SALADA"****TEA**

H281

**ITS STRENGTH, PURITY AND FRAGRANCE ARE UNEQUALED****The Sealed Packet is your safeguard**

Classified ads. make money for others—why not you?

## The Open Forum

*"Let truth and falsehood grapple. Who ever knew truth put to the worse in a free and open encounter?"—Milton*

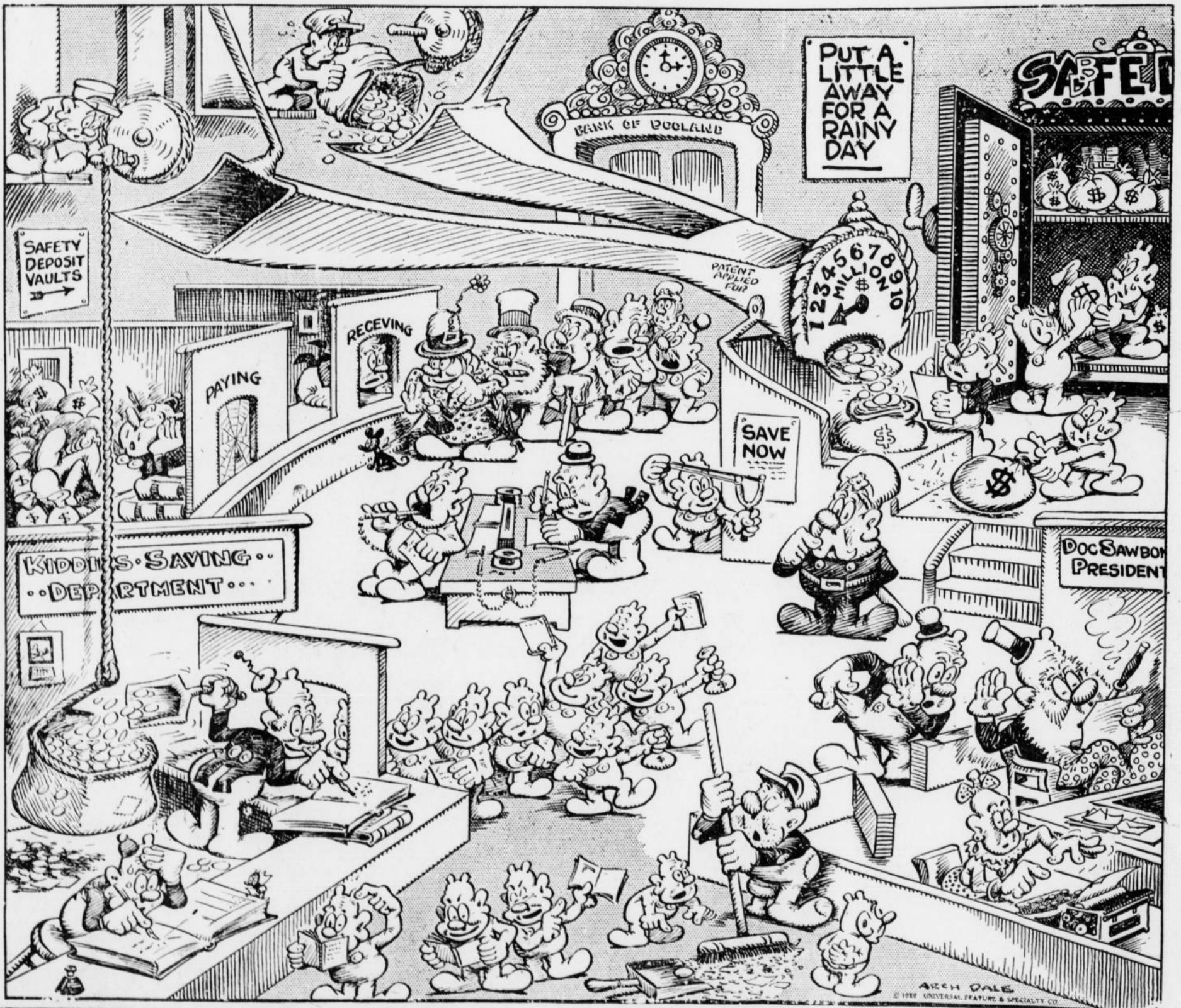
The Guide assumes no responsibility for the opinions expressed by correspondents in this department. It is requested that letters be confined to 500 words in length, that one subject only be discussed in a letter, and that letters be written on one side of the paper only, and written very plainly (preferably in ink).

## Immigration

The Editor.—I would like to ask: why immigrate to go on the land at these times, when most of the farmers are not getting wages, some not getting enough to pay taxes? The man who buys to farm now, would be crazy, for if he put his capital in the bank at 3 per cent., he will make more than he will in any kind of farm. Ask the majority of farmers if they get interest on their investment and they would laugh at you. Consider what a farmer has to buy, when he starts in today. When we started years ago, hay could be had for cutting or round about \$2.00 a ton; today, if you can get any, \$12 open sections to pasture. Today all fenced, taxes all doubled or more, sales taxes, gasoline

taxes, repairs three or four times as much. Horses used to fetch fair prices, you cannot give them away. You may get \$25 if lucky to sell, and everyone cost \$20 breeding. The same with cattle, cream, eggs and everything the farmer handles. Overalls \$2.25 used to be 75c to \$1.00; sugar \$2.00 used to be 90c to \$1.00, and everything in proportion. I cannot see what the farmer has to look forward to, unless the prices are stabilized. Most of the farmers would sell out for a fair figure if they could; why not keep the farmers that are on the land already? I will advise all the boys and girls to get away from the farm. As I see it, it seems that the grain exchange monopoly has got a strangle hold on the farmer of this country.

Why not cut out the immigration de-

**Big Prize Contest  
FOR BOYS AND GIRLS****\$500.00 in Prizes Given Free, 185 OF THEM**

Send \$1.00 for one year's subscription to The Guide (new or renewal), your own or anyone else's, and you will receive by return mail a big Doo Dad Book, with pages and pages of stories and pictures of these fun-loving little adventures. With the book we send you a list of all the prizes, showing their great value, and a Contest Sheet to be colored and returned. Without any further cost to you this contest sheet is entered in this contest where you have a chance to win one of the big prizes—one chance for every entry. You can have as many entries as you wish—one for each subscription you send in—but each contestant can win only one of the big prizes. The Contest closes December 15th, 1922. The prizes will be awarded within two weeks after the closing. This is the best time of the year to get subscriptions, as most people subscribe or renew in the fall, so do not delay but get busy now. You may be one of the lucky ones.

**The Bank of Dooland**

To accommodate the little Doo Dads, Doc Sawbones has opened the Bank of Dooland—and what a wonderful bank it is! See the little boy Doo Dads crowding around the receiving teller's window in the kiddies' department? See how eager they are to deposit their money, and how happy they are after their deposits have been entered in big figures in their little leather-backed pass books? Old Nicholas Nutt is the receiving teller for the kiddies' department—and as he takes the money in through the window he enters the amount in a huge ledger with his right hand, and with his left, tosses the coins over his shoulder into the big basket behind. Nicholas is a very busy man—and Poly is working so hard, adding up the long columns of figures, the great beads of sweat roll off his forehead. Poly, for once, has a very easy job—he is the paying teller. But in the land of Doo, all of the little people have so much money that they always put it in the bank and never take any out, and Poly has nothing to do—so he

is taking a nap. When the big baskets behind the receiving tellers are full, the little Doo Dads above wind up the rope and empty the baskets of money into the big hoppers, and away it goes sliding along the big chutes to Doc Sawbones' patent counting machine. This counting machine counts the coins, then they are tied up in bags and placed in the big vault for safety. Right on the job is Flannelfeet, the cop, and how important he looks. He has his eyes on Old Man Grouch. Old Man Grouch is trying to borrow money. He is telling old Doc Sawbones a hard luck story and is trying to get some of the savings of the little Doo Dads, but old Doc Sawbones knows Old Man Grouch, and will see that he gets none of the money. I'm glad I'm not Old Man Grouch. Sleepy Sam is the janitor of the new bank—and, as usual, is sound asleep. If he doesn't wake up soon, a little Doo Dad will be the richer to the extent of the coin he had overlooked, and was sweeping on to the dustpan with the trash.



partment for a few years and save the country a few millions, and let some of those gentlemen that are asking others to farm go and try themselves; it might do them good to be practical, instead of being experts. The same with experimental farms. It seems to me we would get along just the same without them. They waste too much money over them; why not try to make them pay? Many people say it is fine to be next to nature, and the children are better for being away from the cities. Contrast them and see which are brightest. Most of the country children do not get much fruit to eat, it is too expensive to buy, nor much fish. The same old thing day by day, no pleasure or recreation like city children. Now, with prices down to around 70c for wheat, the little they have got, what will happen when anyone of the family is sick? I do not think they will send for the doctor in a hurry. The way I see it, wheat does not go more than about 20c a bushel today, so I say, keep off the farms till they pay. Also this idea of bringing single men in—can anyone tell me what asset they are to a community or city? They do not pay any tax, as far as I can see, do not pay anything to school or city if they board out, or do not settle down and rent or buy. They can work as they go and draw as much money as the married men, and yet they do not contribute to help city or government. They are allowed to vote though; why should they not have a good headtax to pay to help pay the cost of government? The married people are more than paying their share. Of course this does not include single farmers, as they have to pay their taxes.

If we could only get a square deal all round, farmers as well as labor, you would not have to ask anyone to come on the land. If it is made to pay, people will come quick enough. Most of the farmers got no garden this year on account of wind and drought and grasshoppers. All the beauty you can see is just prairie. I wonder where all those good crops are.—A Mere Woman.

### Menace to Wheat Markets

The Editor.—Regarding the future markets for our wheat of this Northwest, it is the paramount question for all interests in this country as the wheat is the great money crop and is the basis chiefly of all prosperity here.

It is not to be wondered at, therefore, that it is now the dominant issue at every assembly of farmers or others in any way connected with the production of this grain. Every suggestion, therefore, that is offered is being carefully scanned and weighed, which is the proper thing. If pooling will meet with the support of the producers generally the entire public should render the move every assistance.

For the purpose of enlarging the markets and have them based on world conditions, I would like to offer the following as a suggestion: Form an International Wheat Bureau with an office at some central European point at which all countries exporting, say one million bushels or more per annum, shall be entitled to be represented, and all countries that are importers to be entitled to be represented and all countries doing an international trade in this way should be urged to book the business through this medium. Not that the bureau should make the contracts or assume liabilities, but only to bring the buyer and seller together, but members making contracts, will be required to maintain high commercial integrity.

Such a bureau can render service of inestimable value to their respective countries, by making it the source of general reports on the conditions and prospective yields for months in advance. In this way over-productions can be avoided, as large visible supplies always depress prices.

In this way if India, Argentina, Russia, and other exporters are liable to glut the markets of the buyers, our farmers could turn their acres over to the productions of other grain or grass.

In this connection all countries producing wheat should prohibit the professional short seller from his ruinous practice of making his profits by robbing wheat of its values. It was the outrageous abuse of these short sellers that forced the prices of wheat down in 1893 in Chicago into the forties, and kept prices below the price of corn for several days. That year ruined thousands of farmers. All sales for future delivery should pay a heavy government tax, unless such sale bears a certificate of bona fide ownership of the goods sold, and all sales made on any market can only be cancelled by buying back in the same open market where contract was first booked.

It is a colossal wrong to permit these gamblers to go into the market between the producer and the consumer and make their millions.—Fair Play.

### They Will Repay Reading

The Editor.—Would you please let me know where you got the quotation from Lord Haldane, in The Guide of September 6, also the title and name of publisher of Michel's work to which you refer.—John A. Campbell, Simcoe, Ont.

[The quotation from Lord Haldane is from his introduction to the last edition of Miss M. P. Follette's book, The New State: Group Organization the Solution of Popular Government, published by Longmans Green and Co., New York. Political Parties, by Robert Michels, published by Hearst's International Library Co., New York. Democracy and the Organization of Political Parties, by M. Ostrogorski, is published by Macmillans.—Editor.]

### Safety First on the Farm

Don't you know better than to ride that horse right into the barn and into the stall? I could have told you you would get hurt. I was hurt once the very same way. You have to be careful in a good many ways to keep from getting hurt upon a farm, nowadays.

The fact is that there is getting to be so much machinery used upon a farm, some of it pulled by fractious horses, some of it pulled by gasoline engines that don't stop when you say "whoa," that farming is rather an exciting business. You won't believe it, but it's so, that farmers are more apt to get hurt at their work and play than almost any other folks. Accident insurance companies consider the farmer the second most hazardous risk. That is only another way of saying that farmers are everlastingly getting hurt.

The mowing-machine, the self-binder, the corn-shredder, the power-saw, the hay stacker, the scythe, the corn knife, the colt to be broken, the vicious bull, the flivver, all offer opportunities in abundance for careless handling, and accidents of 57 varieties. Just count up the accidents that have happened to the neighbors that you know. You'll be surprised.

Safety first appliances have not been devised for farm machinery and for the heels of the mule. Here is a chance for you to just note the different things on your farm, and study out methods of making them safer. It can be done; you will be doing something worth while for yourself and for all those, who, like you, intend to stay with the farm, which is fast coming to be the best place on earth.

Don't you think you had better look at things twice rather than to be so "rambunctious" with all the machinery? Even then, a first aid kit might be a good thing to have on hand. Three-fingered Pete, One-armed Joe, and Peg-leg Bill, all knew just how to run the machinery, but it's better to be cautious than crippled.

The Dominion Bureau of Statistics has issued its preliminary estimate of the 1922 crop in the prairie provinces, which is as follows. Figures for 1921 are given in brackets. Wheat, 365,045,000, (280,098,000). Oats, 338,898,000, (284,147,000). Barley, 55,950,000, (44,681,600). Rye, 46,937,000, (19,109,700). Flax, 5,127,000, (3,945,700).

LUX dissolves instantly in hot water into a wonderful suds that makes your dainty things as fresh and lovely as when you first saw and admired them.



Sold only in sealed packages—dust-proof!

## Buy HALLAM Guaranteed FURS

BY MAIL "Direct from Trapper to Wearer"



No matter where you live you can obtain the latest styles and the highest quality in fur coats and sets from Hallam direct by mail.

All Hallam Garments are High Quality Furs, yet can be obtained by you direct by mail at lower prices than elsewhere for the same quality. Every Hallam Garment is guaranteed.

### Why We Can Sell at Such Low Prices

from Hallam you can see the Furs in your own home, and examine them without interference. Thirdly, every Hallam Fur Garment is Guaranteed—you must be satisfied and you are the judge. If the Furs do not please you, you can simply return them at our expense, and we will promptly return your money in full. You are not out one cent.

We are thus compelled to give you extra good value, as we cannot afford to have goods returned.

The garments illustrated in this advertisement are samples of Hallam's great values, and will be sent promptly on receipt of price.

MAIL COUPON TO-DAY FOR COPY HALLAM FUR FASHION BOOK

CUT OUT THIS COUPON AND MAIL TO-DAY.

Your Name ..... (In Full)  
Street No. or Rural Route .....  
Town ..... Province .....

JOHN HALLAM Limited, Dept. 457 TORONTO

## FREE

Hallam's Book of Fur Fashions, Edition 1923, containing about 250 illustrations of beautiful Fur Garments, all high quality, and selected styles as worn in London, New York, Paris, Toronto, and other centres, has now become the recognized standard family guide. There is no other book printed and very few stores, that can show you such a large and varied selection of Fur Coats, Scarfs, Muffs, etc. It illustrates Furs to suit every member of the family, every taste, every purse. Send a post card for your copy to-day. It's FREE.



Brown Wolf SCARF \$28.50

Mink Marmot Coat \$89.50

Hangs gracefully from the shoulders, has deep shawl collar, deep cuffs, full belt, reverse double border effect on the skirt, slash pockets. Fancy silk lined. Skirt sweep 74-76 inches, a garment of high class finish and appearance at a very low price.



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## LIVESTOCK See also General Miscellaneous

## HORSES

**SELLING—PURE-BRED PERCHERON STALLION**, good condition, \$1,200; small cash payment, balance terms, to reliable party. Paul Hnatuk, 728 Flora Ave., Winnipeg. 39-3

**BELGIANS—STALLIONS AND MARES AND FOALS**. Write T. Culshaw, Loughheed, Alta. 38-5

## CATTLE—Shorthorns

**DUAL-PURPOSE SHORTHORNS, THE IDEAL CATTLE**. Young stock shipped, crated, by express. Write your wants. Prices low. Percy Neale, Lovat, Sask. 36-5

## Red Polls

## RED POLLS

The real dual-purpose, milk and beef, the Farmer's Cow. For information and literature, write: P. J. HOFFMAN, Sec. Canadian Red-Poll Association, ANNAHEIM, SASK.

**SELLING—REGISTERED RED POLL BULL**, tuberculin tested, 20 months old. William Ames, Mirror, Alta. 39-3

## Ayrshires

**SELLING—PEDIGREE AYRSHIRE MALE**, five-year-old, fully registered; papers in connection therewith on hand. Would consider trade for year-old Ayrshire male with proper registration papers. Rodolph Klene, Vibank, Sask.

**AYRSHIRE BULL CALF, EIGHT MONTHS**, sire Grandview Freetrader, 45 dollars. James Allan, Hughenden, Alta.

## SWINE—Berkshires



## Five Long, Smooth BERKSHIRE BOARS

**FARROWED** in February, this year. From Imported Sows and sired by Canico 7th. Priced to sell. **VALLEY VIEW FARM**, Box 106, DRUMHELLER, ALTA.

## Yorkshires

**YORKSHIRES—BOARS, FROM TWO TO SIX MONTHS**; gilts, six months; matured sow bred to junior champion boar at National Swine Show, C. A. Congdon, Newdale, Man. 37-5

**PURE-BRED YORKSHIRES, FARROWED** early August, both sexes, \$12 including papers. Large prolific stock. E. H. Davies, Excel, Alta. 39-3

**YORKSHIRES—AUGUST 26 FARROW**, from first prize boar and second sow, Regina, \$15 each, at eight weeks; pedigrees furnished. H. Thompson, Box 371, Regina, Sask. 39-3

**YORKSHIRES—WELL-BRED BOARS AND SOWS**, five months old. Papers guaranteed. Thos. Meagher, Yorker, Sask. 39-3

**YORKSHIRES, DIFFERENT AGES, SIRE** grand champion, Brandon; dams unbeatable. J. M. Southward, Lacombe, Alta. 37-6

**REGISTERED YORKSHIRES—UNRELATED** pairs, spring farrow. M. J. Howes & Sons, Millet, Alta. 38-5

## Duroc-Jerseys

**SELLING—CHOICE DUROC-JERSEYS, APRIL** and May litters, from prize-winning stock, registration papers free, \$30 delivered Saskatchewan, Alberta and Manitoba. Jas. W. Smith, Rainton, Sask. 39-4

**DUROC-JERSEYS, FROM REGISTERED** stock, one early spring sow, \$16; six weeks old sows, \$11; boars, \$13; registration free. One boar, over three years, weight over 300, \$50. A. Lewis, Vanscoy, Sask. 40-2

**FOR SALE—PURE-BRED DUROC-JERSEY** pigs, either sex, from the famous Bailey strain; good individuals. Write for prices. C. H. Johns, Box 58, Margo, Sask. 38-4

**FOR SALE—REGISTERED DUROC-JERSEYS**, young stock, both sexes, and bred sows. Wallace Drew, Treherne, Man. 37-5

**CHOICE REGISTERED DUROC-JERSEYS**, April litters, \$18 each. D. D. Shakespeare, Jansen, Sask. 37-4

**SELLING—REGISTERED DUROC BOAR**, year old, Bailey strain; also May litter boars. H. J. Miller, Glenside, Sask. 40-2

## Poland-Chinas

**FOR POLAND-CHINAS FROM IMPORTED** sires and dams, unrelated to yours, write R. P. Roop, Millet, Alta. 37-5

## Chester Whites

**SELLING—CHOICE CHESTER-WHITE PIGS**, farrowed in March. D. A. Milne, Keyes, Man. 37-5

## SHEEP

**SNAPS IN REGISTERED SUFFOLK-DOWN** lambs, from the finest flock in the West. Early, vigorous lambs, either sex, \$20 each, crated and pedigree included. D. J. Patterson, Berton, Man. 37-5

**SELLING—40 GOOD GRADE EWES, \$10 EACH**; also 19 choice registered Shropshire ewes, \$17 each. G. P. Burns, Blackfalds, Alta. 39-5

**REGISTERED OXFORD-DOWN RAMS, ONE** and two shear, \$18 and \$20 each. W. E. Chester, Reston, Man. 40-3

**PEDIGREE OXFORD RAMS AND EWES**, all ages. Chas. Morton, Innes, Sask. 38-7

**100 YOUNG SHEEP, \$7.00 EACH, JARED** Brown, Vermilion, Cummings, Alta. 35-10

## GOATS

**SELLING—PAIR EXCELLENT GRADE** Angora goats, three years, \$35, crated; also pure-bred Angoras. T. Soglie, Elbow, Sask. 38-3

## POULTRY See also General Miscellaneous

PROFIT IN POULTRY  
DEPENDS ON EGG PRODUCTION

Send a self-addressed, stamped (3c) envelope for our bulletin, Culling Poultry for Egg Production.

THE GRAIN GROWERS' GUIDE  
WINNIPEG, MANITOBA

## FARMERS' MARKET PLACE

## WHERE YOU BUY, SELL OR EXCHANGE

No money is wasted in Guide Classified Ads. You say your say in the least number of words and we put your ad. where nobody will overlook it. Over 80,000 farmers can find your ad. every time it runs. Most important—it will run where the most advertising of this kind is run, and where most people (who are in the market) look for offerings. Try the economical way of Guide Classified Ads. We get results for others and can do it for you.

**FARMERS' CLASSIFIED**—Farmers' advertising of livestock, poultry, seed grain, machinery, etc., 9 cents a word for 1 or 2 weeks—8 cents a word for 3 or 4 consecutive weeks ordered at once—7 cents a word for 5 or 6 weeks ordered at once. Count each initial as a full word, also count each set of four figures as a full word, as for example: "T. P. White has 2,100 acres for sale" contains eight words. Be sure and sign your name and address. Do not have any answers come to The Guide. The name and address must be counted as part of the advertisement and paid for at the same rate. All advertisements must be classified under the heading which applies most closely to the article advertised. All orders for Classified Advertising must be accompanied by cash. Advertisements for this page must reach us seven days in advance of publication day, which is every Wednesday. Orders for cancellation must also reach us seven days in advance.

**LIVESTOCK DISPLAY CLASSIFIED**—\$6.75 per inch per week; 5 weeks for the price of 4; 9 weeks for the price of 7; 13 weeks for the price of 10. Stock cuts supplied free of charge. Cuts made to order. Cost \$5.00 apiece.

**COMMERCIAL**—9 cents a word Classified—or \$8.40 an inch Classified Display—flat. Address all letters to The Grain Growers' Guide, Winnipeg, Man.

## Plymouth Rocks

**300 BARRED ROCK COCKERELS, PULLETS**, hens, Park's pedigree 228-egg strain, April-May hen-hatched, \$2.00 to \$4.00. Money back guarantee. Julius Kachel, Huxley, Alta. 37-5

**SELLING—BARRED ROCKS AND WHITE** Wyandotte cockerels, Gull's strain; Ancona cockerels. W. G. Gunn, Irma, Alta.

## Leghorns

**S. C. WHITE LEGHORN COCKERELS, FROM** high-producing stock, sent on approval, \$2.00 each. W. J. Cleveland, Wilcox, Sask. 39-3

## Rhode Islands

**ROSE COMB EARLY HATCHED COCKERELS**, from prize-winning, heavy-laying stock, \$2.00; three for \$5.00. Arthur J. Smith, Tessier, Sask.

## Sundry Breeds

**SELLING—PURE-BRED WHITE LEGHORN** cockerels, May hatched, \$1.25; pullets, \$1.00; pair, \$2.00. Mammoth Bronze turkey toms, \$8.00; hens, \$6.00; 18-month old toms, \$15. This is fine stock. H. McLeod, Wainwright, Alta. 39-3

**MAY HATCH BRONZE GOBBLETS, \$5.00**; Mammoth Pekin ducks and drakes, \$2.00; April hatch Barred Rock cockerels, from Demonstration Farm eggs, \$3.00; others at \$1.50. Mrs. Walter, Tees, Alta.

## DOGS, FOXES, FURS &amp; PET STOCK

**SCOTCH COLLIE PUPS—FATHER IS REGIS-**tered 2078, descendant of Chinker, champion collie dog of the world; both parents are good heelers, intelligent and obedient. Males, \$12; females, \$10. Registration certificate \$1.00 extra. Percy Neale, Lovat, Sask. 38-5

**WOLFHOOD PUPS, FIVE MONTHS, GREY** and stag crossed, parents fast, sure killers, 15 dollars pair; trained hounds, 15 to 25 dollars each. C. Tizzard, Ribstone, Alta. 40-2

**BEAUTIFUL COLLIE PUPPIES, BORN** heelers, natural eager workers, males, \$10. A. Galloway, Fusilier, Sask. 39-3

**SELLING—COYOTE HOUND PUPS, EIGHT** months, \$15 each; one 14 months old, \$20. A. Bossenberry, Coltholme, Alta.

## TAXIDERMY

**BIRDS, ANIMALS, RUGS MOUNTED.** J. S. Charleson, Taxidermist, Brandon, Man. 40-1

## SEEDS See also General Miscellaneous

## Barley

**FOR SALE—ABOUT 600 BUSHELS OF BARK** barley, perfectly clean, grown from pedigree seed. J. R. Waddell, Box 21, Sperling, Man. 39-5

## FARM LANDS See also General Miscellaneous

## PAYING FARMS NEAR TOWN

**160-ACRE FARMS**, improved or unimproved, 30 to 160 acres irrigable land on each parcel, near Lethbridge, in Sunny Southern Alberta, can be bought for \$15 to \$35 per acre. No need for pioneering. Well-settled country. Good roads, railways, schools, telephones, agreeable social conditions. Fertile land—success of irrigation farming here already demonstrated. Irrigation system now being constructed under government supervision. Water available in 1923. Write for information concerning crops grown and description and location of farms to the

## PROVINCE OF ALBERTA IRRIGATION COUNCIL

111 PROVINCIAL BLDG., LETHBRIDGE

## IRRIGATED FARMS IN SOUTHERN ALBERTA

In the Famous Vauxhall District, Bow River Irrigation Project, 200,000 Acres Irrigable.

A SPECIALLY fine tract of 5,000 acres, all located within seven miles of the railroad station, now ready for water service, selling for a limited time at \$40 to \$65 per acre, with full water right. One-fifth cash down; balance in easy equal payments over 18 years, first instalment due at least two years after date of initial payment. Investigate at once.

Canada Land and Irrigation Company Ltd. Medicine Hat, Alberta

## TWENTY YEARS TO PAY

THE CANADIAN PACIFIC RAILWAY COMPANY offers for sale Farm Lands in Western Canada for mixed farming, raising cattle and poultry, and for dairying. Prices averaging about \$20 an acre, one-tenth cash, balance in twenty years. Also a few improved farms, to farmers with families. For prices and particulars apply to Allan Cameron, General Superintendent of Lands, C.P.R., 922 1st St. East, Calgary

## OKANAGAN RANCH FOR SALE

**STEPNEY RANCH**, situated 3 miles from Enderby and 5 miles from Armstrong, in the northern part of the Okanagan Valley. For many years this farm was the property of the late Sir Arthur Stepney, and is one of the most favorably known properties in the Okanagan. Acres 1316; under cultivation, 750; balance pasture and timber. About 400 acres in alfalfa. Property particularly well suited for high-class stock farm. Ranch being offered on bloc for limited period. For particulars and prices write J. T. MUTRIE, VERNON, B.C.

## You Can Make a Good Living

ON Vancouver Island, B.C., on from five acres upwards, in small fruit growing, poultry or mixed farming, and be really enjoying life in our wonderful climate. You never freeze; you never roast; no mosquitoes. Write for pamphlets, maps and information about improved or unimproved land. **FRANCO-CANADIAN COMPANY LTD**, 110 Belmont House, VICTORIA, B.C.

## FOR SALE

Fire-acre Fruit Farm in best district in Okanagan; planted finest varieties both tree and small fruits; modern bungalow and out-buildings. Close to town, rail and lake transportation. Want some cash, but would accept good prairie agreement or mortgage as part. Write owner, Box 110, West Summerland, B.C.

## HALF-SECTION FOR SALE—FOUR MILES

from Storthoaks, Sask.: 200 acres in summer-fallow, 30 acres summerfallow stubble, balance pasture and hay land with some bluff; two-story house, 18 x 24; barn, 34 x 48, with loft; granary, 18 x 24, blacksmith shop, drive shed, poultry house; A1 soil, chocolate loam, no blowing or drifting; good town and district; mixed English and French settlement; schools, rural phones; only 95 miles from Brandon and good markets. Price \$35 an acre, with few thousand down, balance on reasonable terms. Ten work horses and six good milk cows can go with farm. Will consider exchange for good revenue-bearing city property as part consideration. Apply Hughes & Company, Brandon, Man.

## FOR SALE—HALF-SECTION ADJOINING

town of Swan River, Man., 175 acres cultivated, 20 more cleared, all fenced, nine-room house, furnace, hard and soft water in house, stable, granaries, garage. An excellent home, close to high school, creamery, etc. Also 800-acre farm in central Saskatchewan, 600 cultivated, 200 summer-fallow, plenty water, fenced, two miles from town, good school, five elevators. Would consider house in Winnipeg or Toronto, or first-class land contract, first mortgage. Box 137, Swan River, Man. 36-5

## DON'T WORRY ABOUT DROUGHT—WHY

not a profitable living all the time from irrigated fruit and farm lands? Right alongside main line railway station and main highway, 10-acre blocks, \$1,000 easy terms. Best small fruit, vegetable and mixed farming land in B.C. Irrigation system second to none. Modern store, school, hotel, etc. Ideal climate. Write Barriere Land Co., 502-507 Rogers Bldg., Vancouver, B.C. 36-6

## LAKEVIEW FRUITLANDS, CRESTON

British Columbia. Ten-acre lots in this subdivision now for sale at only \$60 per acre on terms; 4½ miles from Creston and 1½ miles from Wynndel, in the famous Creston district. Lizard Creek runs through property. Choice location and good soil. Handy to school and transportation. For full particulars, write R. Walsley, Agent, Creston, B.C. 36-6

## BRITISH COLUMBIA AND CALIFORNIA—

For up-to-date list of mixed farms, fruit farms, orchards, chicken ranches and cattle ranches in all British Columbia districts, also orange groves and grape vineyards in California, or truck land, write Pemberton & Son, 418 Howe St., Vancouver. Established 1887. 34-1

## FARM FOR SALE—HALF-SECTION, \$10 ACRE

cash; level, 200 acres open, good soil, some stone, never-falling well, unlimited free range, abundance wood, building timber, log buildings, mile from school, 14 from St. Walburg, Sask., four miles from railway survey. Norman Tucker, Vermilion, Alta. 38-5

**FOR SALE BY OWNER—240 ACRES, FENCED**, 12 miles from Winnipeg; 28 acres sweet clover, 212 acres in fall rye of which 160 is on this year's summerfallow; black loam, no bush or stone. Box 158, Winnipeg. Phone, day, N6215; evenings, F4946. 39-2

## HALF-SECTION, FENCED, 40 ACRES

broken, fair buildings, plenty wood, water, feed; telephone; seven miles from Invermay, \$15 acre; \$500 cash, balance to suit. J. T. Enright, Invermay, Sask. 39-6

**FOR SALE—FIRST RATE QUARTER-SECTION**, three miles from rail, one mile from school; has 100 acres broken, 60 acres in fall rye; good stable. Price \$3,200. Ed. Paterson, Dewar Lake, Sask. 38-4

**FOR SALE—QUARTER-SECTION, SEVEN** miles Shaunavon, Sask., 100 acres tillable, rest rolling, good soil, no alkali. J. Burkinshaw, Sedgewick, Alta. 38-3

**SELLING—320-ACRE GRAIN FARM, 290** acres cultivated, good wheat land, level, fair house and building, \$30 acre, half cash. Further particulars, John Evans, The Flats, Sask. 40-4

**WANTED TO RENT—HALF-SECTION, GOOD** district, English-speaking, good buildings, near market and school; possession 15th November. Box C51, Roblin, Man. 40-2

**I HAVE CASH BUYERS FOR SALEABLE** farms. Will deal with owners only. Give description and cash price. Morris M. Perkins, Columbia, Mo. 40-4

**WILL RENT TO A GOOD FARMER WITH** outfit, or sell on liberal terms, half-section, eight miles from Brandon, one mile from Kenmay village. Trotter & Trotter, Brandon, Man. 37-4

**SELL YOUR PROPERTY QUICKLY FOR CASH**, no matter where located. Particulars free. Real Estate Salesman Co., Dept. 18, Lincoln, Nebr. 40-1

**MIXED FARMING QUARTER, 50 ACRES** broken, good district, \$10 acre. Box 38, Traynor, Sask. 34-4

**WANTED—TO HEAR FROM OWNER OF** land for sale. O. K. Hawley, Baldwin, Wisconsin

**SELLING—160 ACRES, BEST LAND, WHEAT**, B. Bouhagen, St. Brieux, Sask. 38-6

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SEND IT TO US—IT'S OUR SPECIALTY  
Official Representatives  
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**MAGNETO SERVICE STATION LTD.**, 14th AVE. and BROAD ST., REGINA, SASK.

**SELLING, CHEAP—SAWYER-MASSEY OUT-**fit, engine 18 horse-power compound, separator 32-54, Ruth feeder, high bagger, blower and bts. \$1,200; cash or some stock as part. Box 551, Russell, Man. 9-23

**FOR SALE—FORDSON TRACTOR, WITH** governor and plow, just overhauled, in fine condition; have bought larger engine and separator. Snap at \$350, f.o.b. Glenavon, Sask. G. Graham, Glenavon. 40-2

**FOR SALE—WATERMAN-WATERBURY** heating system for house or school, all new. Apply Secretary-Treasurer, Ponass Lake S.D. 854, Clair, Sask. 39-2

**FOR SALE—12-25 WATERLOO BOY TRACTOR** and three-furrow John Deere plow, bought 1921, \$625, or trade for cattle. Wm. White, Ogilvie, Man. 40-3

**SELLING—12-20 HEIDER TRACTOR AND** three-furrow plow, all like new. Snap for quick sale. W. E. Veals, Darlingford, Man. 39-3

**SELLING—SAWMILL PLANER AND ENGINE**, A1 condition. Cheap. 276 Boyd Ave., Winnipeg, Man. 37-4

**BARGAIN—FOUR H.P. CUSHMAN ENGINE**, nearly new. Box 98, Eden, Man.

## NURSERY STOCK

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## LUMBER, FENCE POSTS, ETC.

**BARGAINS IN CORDWOOD—JACK PINE AND** poplar. Write for prices f.o.b. your station. The Prince Albert Fuel Co. Ltd., Prince Albert, Sask.

**SELLING—CEDAR POSTS AND POLES**, direct from makers. Write for quotations. McRae and Lawrence, Avola, B.C. 39-5

**FENCE POSTS—SPLIT CEDAR, ROUND TAM-**arae and willow. Write for delivered prices. Enterprise Lumber Co., Edmonton, Alta.

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**FETHERSTONHAUGH & CO., THE OLD ESTAB-**lished firm. Patents everywhere. Head Office, Royal Bank Bldg., Toronto; Ottawa Office, 5 Elgin St. Offices throughout Canada. Booklet free.

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**FINEST CLOVER HONEY—FOR 120-POUND** orders in 5, 10 or 30-pound pails, delivered, Manitoba, 19c.; Saskatchewan, 19½c.; Alberta, 20c. pound. Amber honey, 15, 15½ and 16c. pound, delivered. Buckwheat, 12, 12½, 13c. pound, delivered. 25c. brings 5-oz. sample. Special price club orders. Satisfaction guaranteed. Mount Forest Apiaries, Mount Forest, Ont. 36-6

**NEW HONEY, NEW PRICES—GUARANTEED** No. 1 pure white clover, direct from producer, \$9.00 cash, crate of six ten-pound pails, f.o.b. Toronto. Reference, Standard Bank, Bloor Branch. N. K. McLean, 37 Armstrong Ave., Toronto. 39-4

**OUR CLOVER HONEY IS RICH AND THICK**, best that bees can make. Crate of six ten-pound pails, \$9.00, f.o.b. Thedford. Discount on large orders. Money with order or c.o.d. Stanley Rumford, Thedford, Ont. 38-5

**WILSON'S CLOVER HONEY—CRATE SIX** ten-pound or 12 five-pound pails, \$10.20; five crates, \$10 each. John T. Wilson, Petrolia, Ont. 37-6

**HONEY FOR SALE—CLOVER, \$10; AMBER**, \$9.00; Buckwheat, \$7.00; for 60 pounds large orders at reduction. F. W. Krouse, Guelph, Ont. 39-5

**PURE HONEY, \$10.50 PER CRATE OF SIX** ten-pound pails. Maison Saint Joseph, Otterburne, Man. 37-6

**POTATOES FOR SALE, IN CAR LOTS, A1** stock. Prices on application. Direct from the grower. Apply Collin Gibson, Hamiota, Man. 38-3

**POTATOES—SELLING ANY QUANTITY**, October shipments. Grower, 106 Fort Qu'Appelle, Sask. 38-6

**CLOVER HONEY, 80 POUNDS, \$12; BUCK-**wheat, \$9.00. Wm. Hartley, Beamsville, Ont. 38-5

**CLOVER HONEY, 60 POUNDS, \$10; 130, \$26.** R. E. Adamson, Mt. Elgin, Ont. 36-6

**POTATOES FOR SALE—CAR LOAD, FINEST** quality, white. D. Howell, Yorkton, Sask. 39-5

**SELLING—CHOICE POTATOES, CAR LOTS**, G. R. Wilkie, Ninette, Man. 40-2

## TANNING

**PROGRESSIVE TANNERY**  
EDMONTON  
CUSTOM TANNERS OF LEATHER AND ROBES.  
WRITE FOR LITERATURE.

## Now It's the Little Fellow's Turn

For the next month and a half the little fellow in the pig family will have his innings. Those farmers and breeders with fall litters of swine to dispose of are naturally looking for a market and buyers right now. You have the whole three prairie provinces to sell in, and, with plenty of feed in the great majority of districts in the West, there should be a ready market if you go out after it.

A Classified Ad. in The Guide covers the West completely, going into almost 80,000 farm homes; there is a market for your little pigs amongst these. The buying time is here—no time to lose.

See instructions covering your ad. at top of page. Get it away today.

The Grain Growers' Guide - Winnipeg, Man.



## GENERAL MISCELLANEOUS

## Sudbury Woolen Mills Ltd.

SELL

BLANKETS, YARNS, Mackinaw Coats and Pants, Flannels, Underwear, Heavy Cloth, Sweaters. Also do CUSTOM WORK.

WRITE FOR PRICES

SUDBURY, ONT.

STOCKINGLEG FOR SALE—HEAVY, BLACK, all wool, 60-stitch, \$1.00 per yard, prepaid. Mrs. Mary Nickason, Wisceton, Sask. 40-6

TWO POUNDS COTTON REMINANTS, \$1.40, postpaid. 300 bargain catalogue free. Allen Novelties, St. Zacharie, Quebec. 37-4

FOR COAL IN CAR LOTS, WRITE W. J. Anderson, Sheerness, Alta., miner and shipper of good quality of domestic coal. 38-11

## The Consolidated Packers Ltd.

A symbol for fair dealings, reliable connections, and should be a password in every farmer's home. Our Weekly Special—Young Turkeys, lb. 30c. Other Prices—Old Hens, over 5 lbs. 18c to 20c. Spring Chickens, 5 lbs. and over. 18c to 20c. Ducks, fat 17c-18c.

Crates prepaid. Note the address:

237-245 FLORA AVE., WINNIPEG, MAN.

## Alberta Winter Fair and Auction Sales

Beef and Dairy Cattle, Sheep and Swine, CALGARY, NOV. 6 to 11, 1922.

Sale entries close Oct. 10; show entries close Oct. 21.

REDUCED PASSENGER RATES

Grand offering of high-class stock. Convenient sale and shipping facilities.

Send for catalogue of entries.

E. L. RICHARDSON, Sec., Alberta Live-stock Associations, CALGARY.

## \$14,000 Net Profit in Two Years

And on a capital investment of only \$2,000. That's the experience of a Western Farmer who purchased one pair of

## Silver Black Foxes



You can make big money, too—a pair of our Pure-bred Silver Blacks will give you a splendid start. We will ranch them for you, at a nominal charge, if you wish.

So much money is being made in Fox Farming that people are sceptical. But don't just take our word for it. Let us send you the printed statements from a Canadian Premier, a Bank President, and a representative of the U.S. Dept. of Agriculture. You are in no way obligated by investigating, and to delay is costly.

Write or Wire for full information and Reasonable Terms

## West Canada Fox Breeders

BOX 254, 840 SOMERSET BLOCK  
WINNIPEG

## A Co-operative Achievement

One of the most amazing stories of co-operative achievement yet recorded in America is the remarkable success attained in one year's time by the Burley Tobacco Growers' Co-operative Association, embracing 55,000 tobacco farmers in Kentucky and adjacent states. Two years ago the tobacco farmers were bankrupt. They were at the mercy of the "auction system" of marketing their product, which brought fortunes to the middlemen and speculators, and mortgages to the farmers. Following the example of the California fruit growers in a similar situation, the tobacco farmers decided to market their crop co-operatively, signed up four-fifths of all growers in the state, built their own warehouses, hired the necessary technical experts, and secured the necessary credit to collect, grade, and sell their product. The results just announced by the Tobacco Growers' Co-operative Association show that co-operative marketing has actually more than doubled the prices obtained a year ago, and has supplanted bankruptcy for prosperity for the farmers.

The successful example of the Kentucky growers has spread like wildfire to the neighboring states. The growers of Ohio, West Virginia, Virginia, Indiana, North and South Carolina, Wisconsin and the Connecticut Valley,

are now organizing similar co-operative associations. The Tri-State Tobacco Growers' Co-operative has been formed by 78,000 growers in three states, controlling more than 65 per cent. of the crop, and owning or leasing over 150 warehouses. They have bound themselves by a five-year contract, modeled on the fruit and wheat growers' plan, which amply protects the co-operative against the plots of private buyers. In addition to raising \$10,000,000 locally to finance this huge crop movement, the association has been granted a credit of \$30,000,000 by the U.S. War Finance Corporation, so sound are its method and management.

The co-operative achievements of the tobacco growers are encouraging other forms of co-operation throughout the southwestern states. According to President James C. Stone, of the Kentucky Growers' Co-operative:

"We have associated ourselves together to market our tobacco in an orderly fashion. We will get more money, it is true, but the association is bigger than money. Tobacco is the first, but other things can and will follow. This is the beginning of an age of association of farmers."—All American Co-operative Commission.

## News from the Organizations

Continued from Page 8

might be copied with advantage by other locals in the province. It would certainly fill an important place in the life of the community, as it would tend greatly to promote a feeling of good fellowship and "cameraderie."

## Starting a Drive

The spirit in which the organizers of the association appointed at the recent constituency meetings are preparing for their work is well exemplified by a letter just sent out to the municipality organizers of the Last Mountain constituency by H. C. Fleming, of Tate, county organizer, and formerly a director of the association. Mr. Fleming's letter is as follows:

"I wish as County Organizer for Last Mountain Constituency to take up the matter of the possibility of a membership drive after threshing is over, and the question of the form which it should take. You have already had some intimation that it is planned to hold some form of membership drive in the constituency this fall. I wish to say that it is also planned to make such drive all over the whole association. I feel quite sure of your co-operation in an effort to make this drive successful in our constituency.

"What I would like to know from you at the present time is what form you consider it best that the drive should take, and what time it should start in order to have it uniform and successful over the whole constituency. One suggestion is that such a drive might follow the plan adopted by the New National Policy Political Association in its liberty drive, of having a canvasser or more in each township or half township, who would approach every individual within his area with a proposition of membership. Another suggestion is to attempt to organize a local of the association at least in every school district, or in every local community where there is no local as yet, but where one could be formed. I wish you would give these suggestions your consideration, and let me know what you think of them, or if you have any other plan in mind that would be better suited to the nature and requirements of our association, I would be very glad to have any suggestions you may offer.

"Will you please write me, as soon as possible, a letter in regard to this matter, giving me, in the fullest possible way, your impressions of the best way to handle this matter of a membership drive."

If the earnest spirit which is shown in this letter, and the desire for success which it manifests, is emulated through out the association, there is no question as to what the result will be. If we want success we can have it. It means enthusiasm, determined effort, and sacrifice, but a real big, live, pulsating organization is worth all this, and more.

## Warm Air Held in Place

The temperature of the air in contact with the skin regulates the temperature of the body.

Stanfield's Unshrinkable Underwear is the best protection against the dangers of passing from overheated rooms into shivery streets, over-exertion and subsequent chilling, exposure to draughts and biting winds.

The soft, pure wool of Stanfield's Unshrinkable, worn next to the skin, its fixity and finality of fit, hold the body-warming air in place and hourly protect health and life itself.

Made in combinations and two-piece suits, in full length, knee and elbow length, and sleeveless for men and women. Stanfield's Adjustable Combinations and Sleepers for growing children (pat.)

**STANFIELD'S**  
Unshrinkable  
**UNDERWEAR**

For sample book, showing weights and textures, write  
STANFIELD'S, LIMITED, TRURO N.S.

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*It wears longer*



25<sup>c</sup>

You can now get this box of  
**WITCH HAZEL**  
Toilet Soap

for twenty-five cents (3 cakes in a box)



For Healing the Skin and Improving the Complexion. Delicately perfumed with pure flower odors.

## The Cheerful Plowman

J. Edw. Tuft



## The Need of Books

My worthy neighbor, Moses Brooks, keeps no accounts nor show of books; he eats and drinks, and comes and goes, but how he stands he never knows. He sells a goose or sack of beans and shoves the money in his jeans, then buys some tonic for the gout and reaches down and hauls it out. He runs a bill at Podunk's store for thirty-seven weeks or more, but every day, as sure as fate, he's bound to lose his duplicate. He buys black tea and sells red hens, he trades rhubarb for blue steel pens, but keeps no record written down to show how much he owes in town. Now Moses is an honest jay and all he owes he means to pay, but by and by there comes a dun, and then and there begins the fun! "Just look at this!" he says to me, "a bill from Druggist Chub McGee! He has me down for which and what, and scads of things I never bought! And look at this! A towering bill from Old Whit Pepperd's planing mill! I do not owe that man, I swear, one-half the items figured there! And here's my bill from Podunk's store! Each year he finds I owe him more! He debits twice each thing I buy, but couldn't credit if he'd try!" Sometimes I say to Moses Brooks, "Come see my little set of books; I'll show you in a wink or two how I account for every sou!" Poor Moses always says, "By jing, your system is the proper thing!" He always says he knows it pays, yet never mends his careless ways; he classifies good men as crooks, and all because he keeps no books!



# ASPIRIN

UNLESS you see the name "Bayer" on tablets, you are not getting Aspirin at all



*OK*

Accept only an "unbroken package" of "Bayer Tablets of Aspirin," which contains directions and dose worked out by physicians during 22 years and proved safe by millions for

Colds	Headache	Rheumatism
Toothache	Neuralgia	Neuritis
Earache	Lumbago	Pain, Pain

Handy "Bayer" boxes of 12 tablets—Also bottles of 24 and 100—Druggists.

Aspirin is the trade mark (registered in Canada) of Bayer Manufacture of Mono-acetic acid ester of Salicylic acid. While it is well known that Aspirin means Bayer manufacture, to assist the public against imitations, the Tablets of Bayer Company will be stamped with their general trade mark, the "Bayer Cross."



**This Bird is Good**

**This One Isn't**

**"Bred-to-lay means Bred-to-pay"**



## Do You Keep Hens for Poultry or Profit?

The Grain Growers' Guide is interested in promoting better poultry on the farms of its readers. It has therefore arranged for a supply of cockerels and eggs from Approved Flocks.

These flocks are handled under government supervision, with special attention paid to feed, housing, disease and egg production. They are regularly inspected by an expert poultry authority.

All cockerels supplied from them through The Guide are inspected by a government expert. They are of a high egg-laying strain and are specially banded for our use. The eggs are from matings with high egg production on both sides. Cockerel orders will be accepted in order received till our supply is exhausted.

Egg orders will be accepted from now on for shipment after February 1, 1923.

Any person who will co-operate with us by acting as our local subscription representative can receive this exceptional stock as a reward. A post card will bring full particulars. Write

**The Grain Growers' Guide, Winnipeg, Manitoba**

P.S.—Enclose a self-addressed, stamped (3c) envelope and we'll also send you free our bulletin, Culling Poultry for Egg Production.

### Cash Prices at Fort William and Port Arthur, Sept. 25 to Sept. 30, inclusive

Date	WHEAT Feed	2 CW	3 CW	OATS Ex Fd	1 Fd	2 Fd	3 CW	4 CW	Rej.	Fd	1 NW	2 CW	3 CW	RYE 2 CW
Apr. 25	63	43	41	41	38	35	53	53	47	47	206	202	186	67
26	63	43	42	42	39	36	54	53	47	47	204	200	186	67
27	62	43	42	42	39	36	53	51	47	47	201	197	184	67
28	62	43	41	41	39	36	52	51	47	47	199	195	183	66
29	62	43	41	41	39	36	52	51	47	47	200	196	174	66
30	64	43	41	41	39	36	52	51	47	47	202	198	188	67
Week Ago	65	45	43	43	40	37	55	54	50	50	211	207	191	69
Year Ago	...	44	42	42	40	38	58	54	45	45	194	190	164	97

## The Farmers' Market

Office of the United Grain Growers Limited, Winnipeg, Man., September 29, 1922  
**WHEAT**—Markets during the week erratic and nervous, but usually with a declining tendency. Offerings have been liberal, but some falling off noticeably recently, the producer preferring to await developments. Exporters have been good buyers on the decline and undoubtedly much Manitoba wheat has been worked for export. The cash situation has been affected not a little by the fact that tonnage was not available on the lakes for the transportation of wheat East, and therefore there was not much use shippers buying the grain for sale or already sold. The war situation is watched very closely and will undoubtedly be the dominating factor for a little while. Stocks at Fort William are on the up grade, wheat showing an increase of five millions for the week.

**FLAX**—Steady firm market with trade of light proportions. Prices following the trend of the Duluth flax market and little independent trade. Favorable war news and harvesting weather might be bearish on October future, which at the moment is rather firm.

**OATS**—Price during the past week show a decline of about 3 cents per bushel for October, and 5 cents on cash oats. Movement from the country is increasing daily, and offerings are beginning to get fairly heavy. Good enquiry for all grades of cash oats.

**BARLEY**—Market has declined steadily during the week under heavy offerings. Exporters doing considerable business, but supply more than enough to take care of all requirements. Fair cash demand for all grades.

WINNIPEG FUTURES									
September 25	26	27	28	29	30	Week Ago	Year Ago		
Wheat—									
Oct. 97	97	96	96	96	98	99	127		
Dec. 94	94	97	96	97	96	97	122		
Oats—									
Oct. 41	41	41	41	41	41	43	44		
Dec. 38	38	41	40	40	39	39	42		
Barley—									
Oct. 52	52	52	52	52	52	54	58		
Dec. 50	50	52	52	52	52	52	55		
Flax—									
Oct. 198	198	196	195	196	200	203	194		
Dec. 177	180	188	186	188	184	185	195		
Rye—									
Oct. 66	67	67	66	66	67	68	97		
Dec. ...	...	...	...	...	...	...	...		

### MINNEAPOLIS CLOSING PRICES

Spring wheat—No. 1 dark northern, \$1.08 to \$1.15; No. 1 northern, \$1.05 to \$1.12; No. 2 dark northern, \$1.03 to \$1.11; No. 2 northern, \$1.01 to \$1.09; No. 3 dark northern, 99c to \$1.08; No. 3 northern, 96c to \$1.06. Montana—No. 1 dark hard, \$1.09 to \$1.12; No. 1 hard \$1.02 to \$1.07; No. 1 dark hard Minnesota and South Dakota, \$1.09 to \$1.10; No. 1 hard Minnesota and South Dakota, \$1.00 to \$1.02. Durum—No. 1 amber, 89c to 93c; No. 1, 82c to 88c; No. 2 amber, 86c to 92c; No. 2, 80c to 85c; No. 3 amber, 81c to 89c; No. 3, 77c to 82c. Corn—No. 2 yellow, 58c to 59c; No. 3 yellow, 57c to 58c; No. 2 mixed, 57c to 58c; No. 3 mixed, 56c to 57c; No. 4 mixed, 55c to 56c. Oats—No. 2, 34c to 36c; No. 3 white, 33c to 35c; No. 4 white, 31c to 33c. Barley—Choice to fancy, 57c to 59c; medium to good, 53c to 56c. Rye—No. 2, 65c. Flaxseed—No. 1, \$2.21 to \$2.22.

### WINNIPEG

The Livestock Department of the U.G.G. Limited, report as follows for week ending September 29:

Receipts this week: Cattle, 8,440; hogs, 719; sheep, 661. Last week: Cattle, 10,770; hogs, 994; sheep 547.

Bright weather during the past week enabled farmers to get on with threshing and consequently the run of stock to market has been light. Prices on all classes of cattle continue about steady with the exception of stockers and feeders which are possibly a quarter lower due to the increased American tariff which became effective September 21. Heavy butcher steers are still hard to sell at prices which seem satisfactory. The demand for light-weight, well-finished cattle appears to be increasing from week to week. Top butcher steers are selling from 5c to 5 1/2c with a few outstanding extra choice ones reaching the 6c mark. Butcher heifers continue steady at from 4 to 4 1/2c, and best cows from 3 1/2c to 4c. Some demand is apparent for choice stocker heifers for breeding purposes and these have advanced to 3c and 3 1/2c for the good ones. Calves are selling firm with tops around 6c. Heavy fat calves from 4c to 5c, and plain calves 2 to 3 1/2c. Springer cows are in good demand at prices ranging from \$45 to \$75 depending on quality.

Hogs have been selling under a very uncertain market and selects are quoted at 10 1/2c today.

Sheep and lambs have sold well this week, a few choice tops reaching 12c, but the great bulk selling between 10c and 11c.

Shippers from Saskatchewan and Alberta should bring health certificates covering cattle shipments. This is very important.

The following are present quotations:  
 Prime butcher steers.....\$5.00 to \$5.75  
 Good to choice steers.....4.25 to 5.00  
 Medium to good steers.....4.00 to 4.50  
 Common steers.....3.00 to 3.50  
 Choice feeder steers.....4.00 to 4.50  
 Common feeder steers.....2.50 to 3.50  
 Choice stocker steers.....3.25 to 4.00  
 Common stocker steers.....2.00 to 3.00  
 Choice butcher heifers.....4.00 to 4.50  
 Fair to good heifers.....3.00 to 4.00  
 Medium heifers.....2.50 to 3.00  
 Choice stock heifers.....2.25 to 3.00  
 Choice butcher cows.....3.00 to 4.00  
 Fair to good cows.....2.50 to 3.00  
 Breedy stock cows.....2.00 to 2.25  
 Canner cows.....1.25 to 1.75  
 Choice veal calves.....5.50 to 6.50  
 Common calves.....3.00 to 4.00

### EGGS AND POULTRY

**WINNIPEG**—Eggs: This market is steady under very light receipts of fresh. Dealers are quoting country shippers 22c to 23c delivered for straight receipts. Extras are jobbing at 33c to 35c, in cartons 36c, firsts 28c to 29c, straight candled 26c to 27c, seconds 24c to 25c. No inspections were reported last week, but it is anticipated

that an export movement in storage eggs will commence during the present week. Poultry: Receipts are steady, dealers quoting live delivered chicken 15c, fowl 11c to 15c, ducks 14c, geese 10c, turkeys 20c, cocks 9c.

**REGINA, SASKATOON AND MOOSE JAW**  
 —Eggs: Various quotations are being issued by the trade in this province according to their particular requirements. These prices range from 25c to 33c loss off delivered. Very few fresh are arriving, and for the most part consumptive requirements are being filled with storage stock. Storage are jobbing at 32c to 33c, retailing 35c to 40c. One Regina firm is reported to be candling for export. Poultry: No poultry reported moving.

**CALGARY**—Eggs: This market seems to be being affected by threshing operations. Fresh receipts continue extremely light and prices firm. Packers are quoting delivered extras 27c, firsts 25c, seconds 17c. Poultry: Practically no poultry is moving, farmers being reported to be too busy to attend to the shipping.

### U.S. TARIFF AND LAMB TRADE

The new United States tariff schedule which became effective on September 21, carries among other things, a revised duty on lambs and sheep, amounting to \$2.00 per head, and on dressed lamb and mutton, of 1c per pound on the former and 2 1/2c per pound on the latter. Owing to an extreme shortage of lamb supplies in the United States, the trade is largely of the opinion that the immediate results of the new duty will be the stimulation of prices of lambs on the American market to a point where it will still continue to be profitable for Canadian exporters to ship lambs to the United States, on the basis of the present prices obtaining in the Dominion.

The movement of lambs across the border was fairly heavy up to the date of application of the revised duty and many districts are practically sold out. An analysis of the available supply would indicate that there are barely enough lambs on hand to meet the demand of the Canadian consumers, provided the marketings from now on are properly regulated and not dumped on to the yards.

The rather heavy tariff schedule is likely to have an immediate depressing effect on the general market situation and farmers are strongly advised to market with caution at the present time.

Lambs have developed good size, but are not generally carrying the usual degree of finish, and in view of the particularly favorable conditions of pasture, can well be held for further finish, and in many cases carried over for early winter market. Regardless of the tariff it should be remembered that the market is always very susceptible to excess of supply during the latter part of September and market statistics prove conclusively that unless caution is exercised during that period decided breaks in prices will occur. Dominion Livestock Branch.

### WHEAT PRICES

Sept. 25 to Sept. 30 inclusive

Date	1 N	2 N	3 N	4	5	6
Sept. 25	97	96	94	89	82	73
26	97	96	93	89	82	73
27	97	95	92	88	81	73
28	96	95	91	88	81	73
29	97	95	92	88	81	73
30	98	97	93	90	83	75
Week Ago	100	99	97	91	84	75
Year Ago	128	127	123	117	105	...

## New Wheat and Rye

We are now prepared to handle your shipments of new Wheat and Rye to good advantage. Write for prices and shipping instructions.

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## OUR SPECIALS

100 Per Cent. Wool Blankets. Try One.  
 \$15 All-wool White Double Blankets, 8 1/2 x 6 1/2  
 Special for \$7.45  
 All-wool Double Blanket, dark grey, 80x60  
 Price \$5.95  
 Dark Grey All-wool Double Blankets, extra  
 large size. Price \$6.95  
 All-wool Blankets, grey, size 56x76; double  
 Price \$4.95  
 All-wool Blankets, Special \$2.95  
 All-wool Red Point Blankets, extra large size  
 Worth \$12. Special \$7.45

## SOCKS

All-wool English Army Grey Worsted Socks; worth  
 \$1.00. Our price, pair 50c  
 All-wool Black Socks; worth 50c. Now, 3 pairs  
 for \$1.09  
 Hanson's All-wool Heavy Socks; worth \$1.25.  
 Now 50c  
 600 Dozen Pure Wool Heavy Grey and White Socks,  
 3 pairs for \$1.00  
 Heavy Khaki Work Socks, Pair 25c  
 Heavy Khaki All-wool Socks, Now 40c

## BOOTS

Officers' Dress Shoes, brown leather, medium soles;  
 reg. \$10. Now, per pair \$5.95  
 1,000 Pairs Solid Leather Work Boots, in black or  
 brown; plain toe, army last. Reg. \$8.50.  
 Now \$4.95  
 2,000 Pairs Reclaimed U.S. Army Shoes; new re-  
 soled and heels; extra heavy; makes a good work  
 shoe. Now, per pair \$2.65  
 Special Shoe Purchases—1,800 pairs of Men's Fine  
 Dress Shoes, in black or brown, recede or wide  
 toes; Goodyear welt, solid leather. Reg. price  
 \$9.50. Now, pair \$4.95  
 Army Canvas Rest Shoes, leather soles; all sizes.  
 Now \$1.85  
 Army Heavy Overshoes, two buckles. Now \$1.85

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We refund on all unsatisfactory pur-  
 chases. Out-of-town Mail Orders should  
 be accompanied by remittance. Allow  
 for postage or express when sending  
 money orders.

The entire \$150,000 stock of Commercial Merchandise and Army Goods will be  
 offered to the public at prices which are only made possible by the extraordinary  
 figure at which it was bought. Everything must be turned into cash. No  
 reserve! Don't wait. Order your Fall merchandise now by mail.

## PRICES

### PANTS AND OVERALLS

Army All-wool Khaki Pants; all sizes. Pair \$3.95  
 Army Reclaimed Blue All-wool Pants, Special 95c  
 Army New All-wool Blue Pants; all sizes.  
 Special \$1.95  
 Khaki and Blue Coveralls; all sizes; worth \$1.50.  
 Now \$2.45  
 \$5.50 Work Pants, Now \$2.25  
 \$3.00 Overall, extra heavy, in black, blue striped;  
 all sizes, at \$1.75  
 Khaki Drill Pants, 5 pockets and cuffs, pair \$1.95  
 Heavy Fatigue Pants, 8-oz. khaki. Per pair \$2.25  
 \$4.00 Heavy Pants, Pair \$1.95

### SWEATER COATS

\$3.00 Heavy Sweater Coats \$1.45  
 \$10 Penman's Sweater Coats, Special at \$1.35  
 \$7.50 and \$8.00 Penman Sweater Coats, in brown,  
 khaki and grey; all sizes. Special at \$3.95  
 \$5.50 Wool Sweaters and Coats, Special at \$2.95  
 \$12 Pure Wool Jumbo Knit Sweater Coats, in  
 maroon, grey, brown and fawn \$5.95  
 Boys' Sweater Coats, now 95c  
 All-wool Jerseys, Special \$2.45

### SHIRTS

\$1.50 Blue Chambray Shirts; all sizes. Each 95c  
 All-wool Heavy Khaki Flannel Shirts; worth \$4.50;  
 all sizes. Special \$1.95  
 \$2.50 Khaki Flannel Shirts \$1.45  
 Wool Army Shirts, without collars; sizes from 14 1/2  
 to 15 1/2 only. Each \$1.45  
 White Army Shirts, with collars attached; worth  
 \$2.50, for 95c

### UNDERWEAR

100 Per Cent. Pure Wool Underwear, heavy rib;  
 worth \$2.50. Special \$1.45  
 100 Per Cent. Pure Wool Medium Weight Under-  
 wear; worth \$2.50. Special \$1.45  
 100 Per Cent. Pure Wool Heavy Rib Combinations,  
 All sizes \$2.45  
 \$4.00 All-wool Heavy Rib Combinations, all sizes,  
 for \$1.95  
 \$2.00 Flexo Knit Wool Underwear, All sizes.  
 Special 95c  
 \$6.50 Pure Wool Flexo Knit Combinations; all  
 sizes \$2.95  
 Grey Drawers only; all sizes. Special 75c  
 Heavy Grey All-wool Drawers only; all sizes. 95c

### MISCELLANEOUS

Army Ground Sheets, each \$1.50  
 Puttees, pair \$1.00  
 \$5.00 Hats; blue, black, green or grey; all sizes.  
 Each \$1.95  
 \$2.50 Heavy Drill Shirts \$1.45  
 American Wool Army Caps, new; all sizes; for 25c  
 Army Wool Gloves, special 35c  
 Army All-wool Toques, Balalaava; each 25c  
 \$1.25 Work Gloves, pair 45c  
 20c Handkerchiefs, 3 for 25c  
 75c and 85c Braces, pair 45c  
 225 dozen All-wool Silk-lined Tweed Hats, all  
 colors \$1.45  
 Puttees, new, pair \$1.25  
 Dress Gloves, lined; worth \$3.00 pair, for \$1.45  
 85c Heavy Police Braces 45c  
 \$20 All-wool Heavy Mackinaw Coats, with belts.  
 Special \$7.95  
 \$2.50 Horsehide Gloves at \$1.25

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Make all money or express orders pay-  
 able to S. OBTOWER. Give both Post  
 Office and Express Station.

\$18 All-wool Heavy Mackinaw Shirts; double front,  
 back and sleeves; red, grey and blue. Special  
 at \$6.95  
 300 dozen Fur-felt Hats; worth \$7.00 and \$8.00;  
 all colors. Special, each \$2.45  
 Soldiers' Housewives 35c  
 \$2.00 Working Gloves, now 95c  
 Army Mess Tins, now 25c  
 Heavy American Canvas Leggings, now 95c  
 Wide Army Belt, each 25c  
 American Regulation Khaki Overcoats; double-  
 breasted; used but almost new. Price \$4.95  
 Canadian Regulation Army Overcoats, khaki \$3.95  
 Khaki Narrow Army Web Belts, each 25c  
 Black Leather Leggings 95c  
 Tan English Army Leather Leggings, per pair \$3.95  
 Khaki Haversacks, large size; with shoulder straps;  
 used, but as good as new. Price 75c  
 White and Khaki Double Pocket Haversacks, with  
 shoulder straps 50c  
 U.S. Large New Pack Sacks \$2.50  
 Small Pack Sacks, with double leather straps; used,  
 but as good as new \$1.00  
 Army Kit Bags 75c

### BREECHES AND TUNICS

New American All-wool Khaki Tunics; sizes to  
 38; for \$1.50  
 New American Cotton Khaki Tunics; sizes to 36,  
 each 95c  
 Government Blue All-wool Tunics; sizes to 44,  
 for 95c  
 American All-wool Khaki Breeches 95c  
 Army Breeches, A1 condition; sizes to 36; pair 95c  
 Order by mail. State colors and sizes when  
 ordering.  
 New All-wool Khaki Breeches; all sizes. Price,  
 pair \$3.95  
 Heavy Army Cotton Breeches; used, but as good  
 as new \$1.50  
 New Bedford Cord Breeches; heavy double seat  
 and knees. Special \$3.95

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When ordering, address all mail to  
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desiring information as to whether the parties to whom they  
 intend delivering their grain have applied for a license and  
 furnished a bond or not, or any other information, are requested  
 to enquire by wire or mail from the Board of Grain Commis-  
 sioners for Canada at Fort William, Ontario.

All enquiries will be given prompt attention and fullest  
 information available will be furnished.

By order of the Board,

**R. HETHERINGTON,**  
 Secretary.

Fort William, Ont., Sept. 9, 1922.

SHIP YOUR GRAIN TO

# UNITED GRAIN GROWERS LTD

You know your money is safe when you ship to this Company. Safety is extremely important.  
 Farmers have lost hundreds of dollars by entrusting grain to companies without finding out if  
 they were financially responsible.

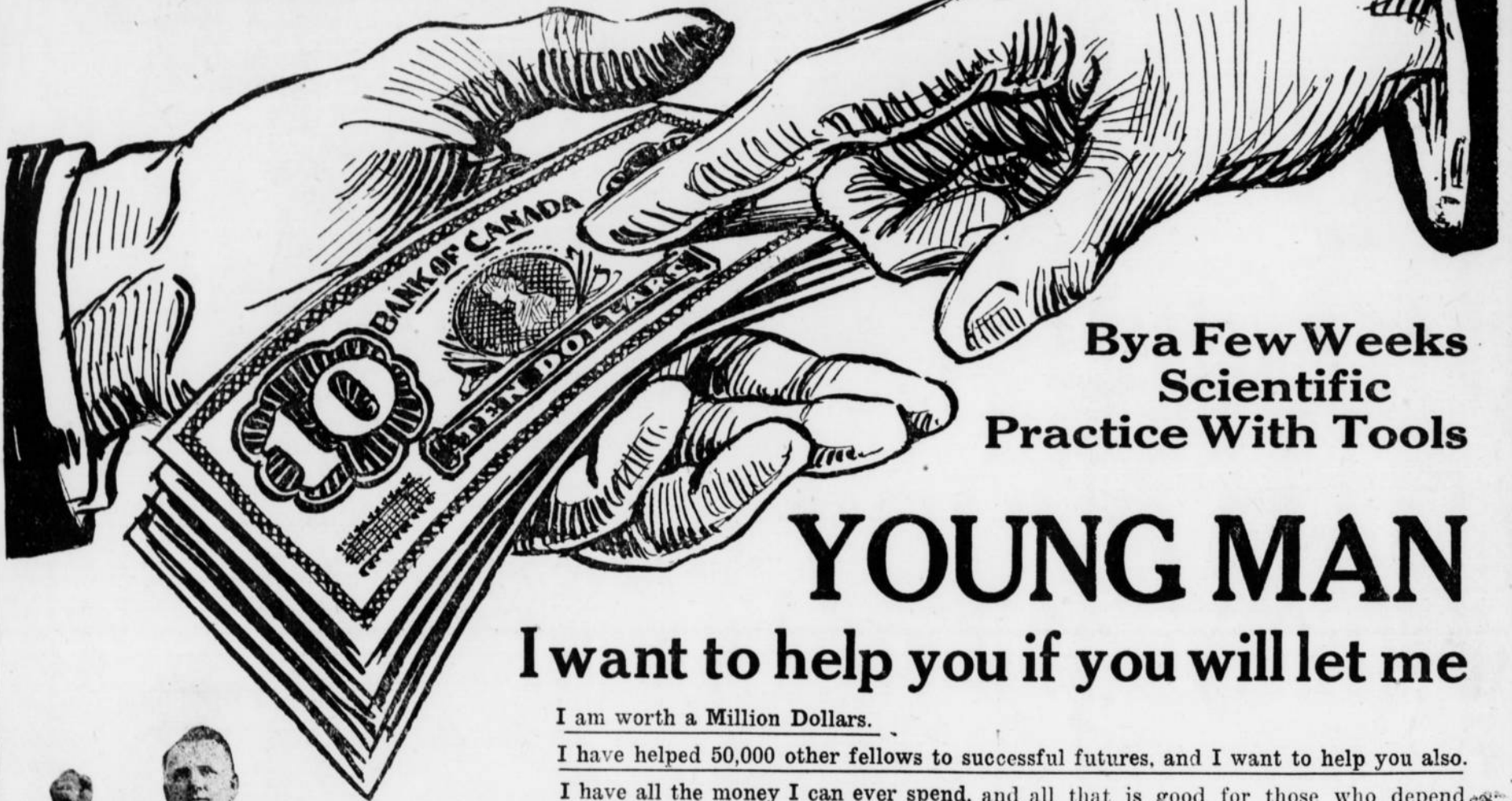
And you know you are shipping to a complete organization, able to protect your interests at  
 every point and to get the best available price for you no matter what the condition of the  
 market or the grade of your grain.

If you ask for an advance when you send your bill of lading you will get it promptly. Equally  
 prompt advice of inspection, unload and sale, and settlement mailed without delay.

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# From Fifteen a Week to Two Hundred a Month



## I want to help you if you will let me

I am worth a Million Dollars.

I have helped 50,000 other fellows to successful futures, and I want to help you also.

I have all the money I can ever spend, and all that is good for those who depend upon me to spend, also.

My greatest interest in life is to help others, particularly young men, for it is easier to mold young men than it is to remodel old ones.

You must have AMBITION, DETERMINATION and PLUCK; that is all that I ask of you.

With these three qualities, and the help I have to offer you, there is no reason why you cannot be very successful one year from today. I want you to decide now what your future shall be.

If you are going to follow farming, I want you to be the largest and most successful farmer in your district. If you decide to be a doctor or a lawyer, I want you to be the leader in your profession. You alone must make this decision—no one else can decide for you.

NOW—IF YOU ARE GOING TO BE A TRADESMAN AND MECHANIC, then I want to become a life-partner in your success, and that is my great object in life. That is why I have organized a great national system of Practical Trade Schools and Employment Service.

No man is greater than his ambition, nor smaller than his determination; without ambition and determination, my dear fellow, you are lost, and your future is hopeless.

You can make yourself what you would like to be, but you must have a vision of a successful future, and constantly follow that vision to some chosen goal in life. If it happens to be a practical trade, then I want you to write to me so that I can give you my co-operation, advice and assistance.

R. E. Hemphill offers straight-forward advice to ambitious men

Our Schools are located at Winnipeg, Montreal, Toronto, Minneapolis, Regina, Saskatoon, Edmonton, Calgary and Vancouver. We teach Auto Tractor Engineering, Electrical Ignition Work, Tire Vulcanizing and Repairing, Oxy-Acetylene Welding, and Battery Service Work; also the Barber Trade.

We have a national Free Employment Service to help secure employment for you, or to start you up in business for yourself after you have thoroughly mastered the trade you take up with us.

**Have you sufficient ambition, determination and ordinary pluck to see this successful future ahead of you?**

If so, write tonight for my inspiring folder, showing clearly many ways that thousands of young men have risen from \$15 a week to \$200 per month by a few weeks scientific practice with tools at one of the Hemphill Trade Schools, and through our great national employment service have been able to establish themselves in business and are now numbered among the most prosperous business men in this great country. I want to promise you right now that this folder will make mighty interesting reading for you. The whole proposition is pretty well covered in it. Mail the coupon tonight and get started on the road to a successful future through the co-operation of R. E. Hemphill, President of Hemphill Trade Schools Ltd. Headquarters, Dept. G1, 580 Main Street, Winnipeg, Man.

*Attend the Branch nearest you.*

## Hemphill Trade Schools Ltd.

Dept. G1, Hemphill Block

580 Main Street - Winnipeg

**Mail this Coupon NOW.** It should be the beginning of a happy and successful future for you. It will pay you to do this TO-DAY.

R. E. HEMPHILL, President,  
HEMPHILL TRADE SCHOOLS LTD.  
DEPT. G1, HEMPHILL BLK., 580 MAIN ST., WINNIPEG

Please send me, without obligation, your folder and full particulars of course which I have marked with X.

.....Auto Tractor Engineering. ....Oxy-Acetylene Welding.  
.....Electrical Ignition Work. ....Battery Service Work.  
.....Tire Vulcanizing and Repairing. ....The Barber Trade.

NAME .....

ADDRESS .....

I saw it in The Grain Growers' Guide, Oct. 4, 1922.